
THE TREE HOUSE
an elevated way of life
YOUR OWN HOME
from $2,437/mo
Rio Bank
Your Kind of Bank. Your Kind of Banker.
ABRAHAM POMPA PH: (956) 457 0997

PRIME LOCATION

Located in the top-rated **Sharyland School District**, The Tree House offers convenient access to restaurants, shopping, supermarkets, and McAllen's major avenues.

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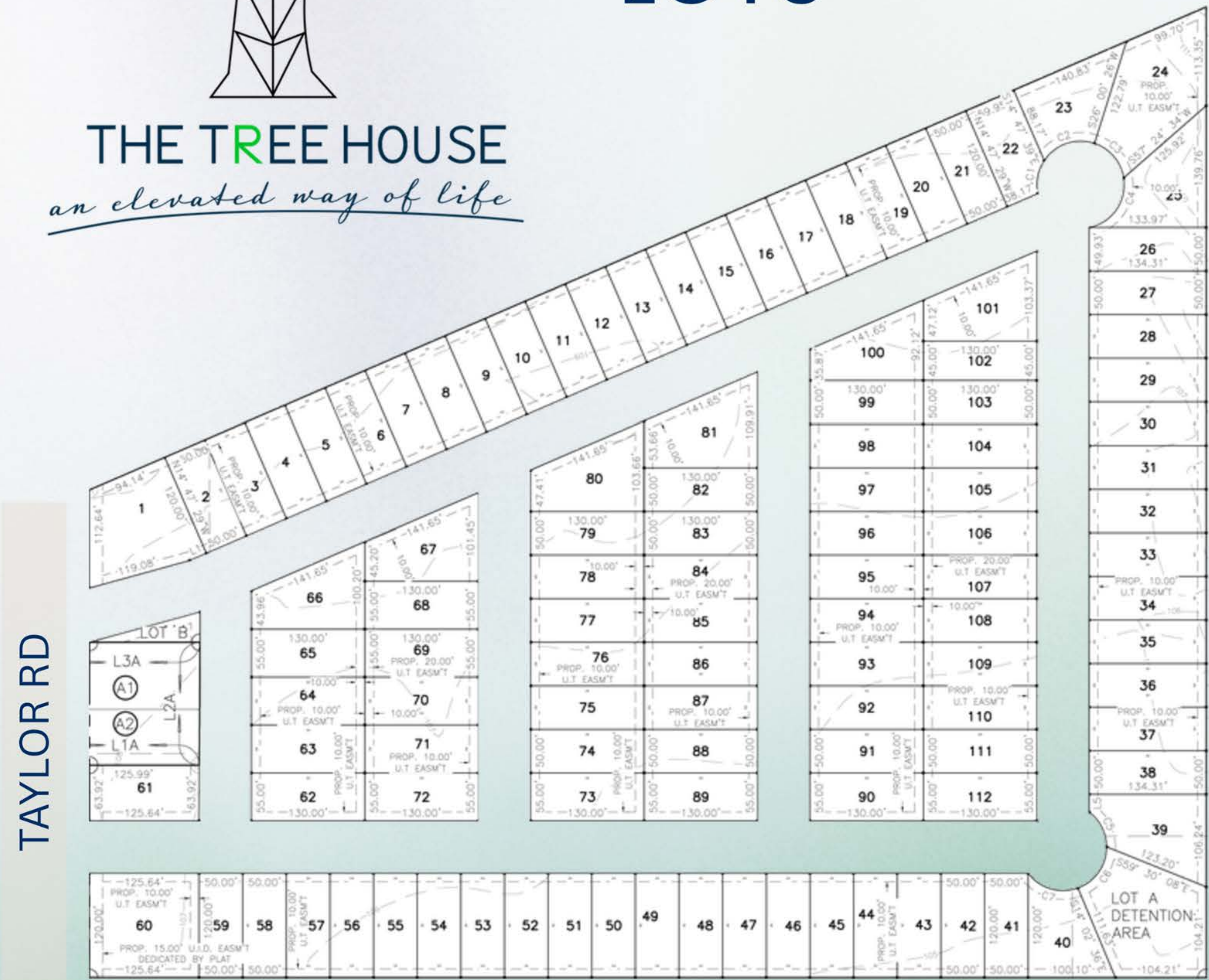
112 **RESIDENTIAL** LOTS



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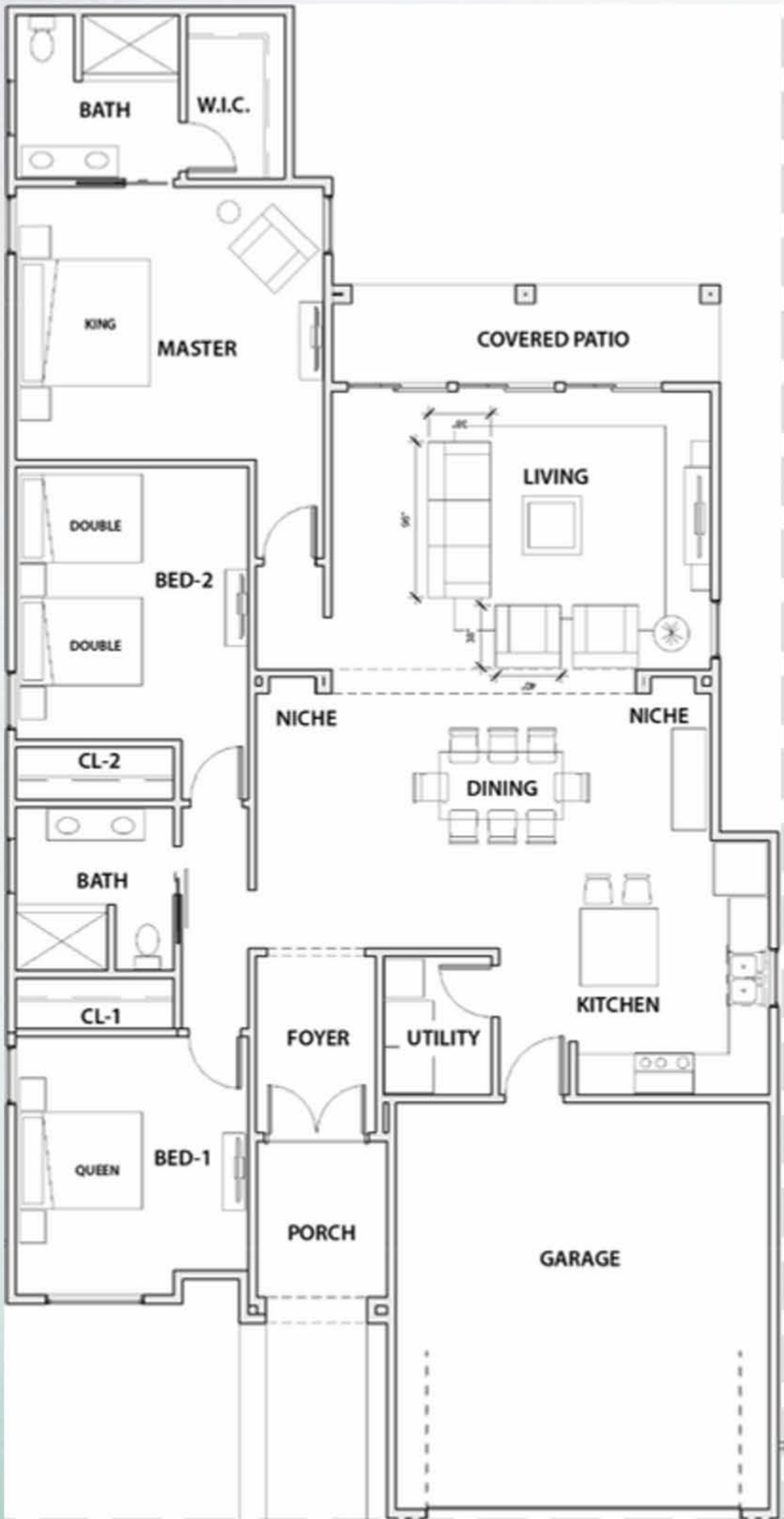
PLAN 1 **TOTAL SF 2,399**



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PLAN 2 **TOTAL SF 2,417**

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YOUR **FINANCIAL OPTIONS**

CONVENTIONAL

Loan Amount............ 380,000
Down Payment......... 20,000/5%
Loan Terms............... 30 Years
Interest Rates........... 6.375%
P&I Payment............ 2,463
(Includes (M.I.)

FHA

Loan Amount........... 386,000
Down Payment......... 14,000/3.5%
Loan Terms.............. 30 Years
Interest Rates.......... 5.625%
P&I Payment............ 2,437
(Includes (M.I.)

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Payment estimates are for illustrative purposes only. Actual loan terms, interest rates, monthly payments, and costs may vary based on credit profile, loan program, property details. occupaney, down payment, taxes, insurance, and other factors. This is not a commitment to lend or an offer of credit. All loans are subject to credit approval and underwriting guidelines. Rates and terms subject to change without notice.

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YOUR PATH TO HOMEOWNERSHIP

A STEP-BY-STEP MORTGAGE WORKFLOW

1. **REACH RIO BANK MORTGAGE** to get preapproved for the purchase of the new home.

RIO BANK

2. **ONCE APPROVED, CONTACT THE DEVELOPER,** check lot availability and select your lot.

3. **ENTER INTO CONTRACT** for the spec home and secure the lot with a $5,000 down payment that will be escrowed at the title company.

4. **SIT TIGHT** while your dream home is being built.

5. **WHEN HOME IS 30 DAYS AWAY FROM COMPLETION,** the lender will contact you to begin finalizing your purchase. This process can take about 30 to 45 days. Keep in mind that updated financial and credit documents will be needed again at this phase.

IMPORTANT TIPS

1. After you have been prequalified do not conduct any major credit events such as purchases, using credit, late payments, defaulting on any credit accounts.

2. Keep current employment. If you plan to change jobs, notify your Loan Officer. If you receive a promotion, that's great, notify your Loan Officer. If you decrease in pay, notify your Loan Officer.

3. Do not cosign for any friend or family member on any major purchase.

4. Try not to run your credit, especially for 10% off for department store purchases.

YOUR DREAM HOME. OUR COMMITMENT.
LET'S BUILD YOUR FUTURE TOGETHER.

Your Global Dreams

CAN LEAD YOU HOME

RIO BANK PORTFOLIO LOAN FOR FOREIGN BORROWERS

A mortgage solution designed for foreign borrowers and those earning foreign income.

Your future. Your home. Our support.

PORTFOLIO LOAN FOR FOREIGN BORROWERS

A FLEXIBLE PATH TO HOMEOWNERSHIP IN THE U.S.

35% DOWN PAYMENT
A clear path to owning your dream home.

FLEXIBLE UNDERWRITING
Tailored solutions to fit your unique financial picture.

NO PMI
Enjoy savings without private mortgage insurance.

ESCROWS COLLECTED
Taxes and insurance escrows collected for your convenience.

FOR FOREIGN BORROWERS
Designed for non-U.S. residents and those earning foreign income.

BANK ACCOUNT REQUIRED
Borrowers must open a bank account with Rio Bank.

QUALIFICATION REQUIREMENT

- ✓ Documentable income is required.

WHY BUYERS CHOOSE US

- ✓ Flexible underwriting
- ✓ No PMI
- ✓ Escrows collected
- ✓ Solutions for foreign borrowers
- ✓ Personalized support every step of the way

LET'S MAKE YOUR *dream home* A REALITY.

LET'S CONNECT!
Take the first step toward homeownership today.

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NMLS# 742861

BUILD WEALTH THROUGH HOMEOWNERSHIP

More options. More flexibility.
More buying power.

CONVENTIONAL LOAN

CONVENTIONAL LOANS ARE DESIGNED FOR BUYERS READY TO MAXIMIZE THEIR FUTURE.

LOW DOWN PAYMENT OPTIONS
Get into your home sooner with as little as 3% down.

NO MORTGAGE INSURANCE
Avoid mortgage insurance with conventional loans.

COMPETITIVE LOAN TERMS
Enjoy attractive rates and flexible loan terms.

HIGHER LOAN LIMITS
Finance more home with higher loan amounts.

INVESTMENT & SECOND HOMES
Ideal for investment properties and vacation homes.

GREATER LONG-TERM SAVINGS POTENTIAL
Build equity and wealth while reducing overall costs.

WHY BUYERS CHOOSE CONVENTIONAL LOANS:

- ✓ More flexibility for qualified borrowers
- ✓ Lower long-term mortgage costs
- ✓ Ideal for buyers with stronger credit profiles
- ✓ Excellent for building long-term equity

PERFECT FOR:

- ✓ Move-up buyers
- ✓ Professionals & entrepreneurs
- ✓ Buyers with stronger credit
- ✓ Those looking to build wealth
- ✓ Investors and future homeowners

Let's build
YOUR FUTURE TOGETHER.

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YOUR DREAM HOME *may be closer* THAN YOU THINK.

FHA LOANS

Built for buyers who need flexibility.

LOW DOWN PAYMENT
Options as low as 3.5% down

FLEXIBLE CREDIT
More forgiving credit guidelines

COMPETITIVE RATES
Attractive interest rate options

HIGHER DTI FLEXIBILITY
More room in your budget

GIFT FUNDS ALLOWED
Family can help you buy

FIRST-TIME BUYER
A popular choice for first-timers

WHY BUYERS LOVE FHA:

- ✓ Easier qualification options
- ✓ Lower upfront cash needed
- ✓ Designed to help more families become homeowners
- ✓ Great option for buyers rebuilding credit

IMPORTANT TO KNOW:

FHA considers all borrower liabilities and debts when qualifying, including your spouse's credit liabilities.

Let's make your dream **A REALITY.**

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START YOUR PROCESS **TODAY!**

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MIGUEL **RAMIREZ**

COMMUNITY DEVELOPER

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