



**Manchester Lakes**  
 1347 Osborne Court • West Melbourne, FL 32904  
 321-733-6014 • Fax 321-733-6015

## HOW DO I PURCHASE AN AVTEC HOME?

It's easy! Once you are pre-qualified, we will show you several available home sites. A \$1,000 deposit will reserve your home. This deposit will later be credited back to you at the closing. Then the fun really starts: Select colors and options from our designer choices that reflect your unique style. Then watch your new home come to life! Along the way, you'll meet more of our friendly staff --including the Construction Manager, who will oversee the building of your new home from start to finish.

Once your new home is 100% ready, we will inspect it with you to ensure your complete satisfaction. Then it's on to the closing meeting, where we promise to keep paperwork to a minimum. At the end of the closing, you will receive the keys to your beautiful new Avtec home – built with pride for a lifetime of enjoyment.

It's not too good to be true – It's Avtec Homes!

### ESTIMATED MONTHLY PAYMENTS

You may be surprised to discover your total mortgage payment is the same or less than what you are currently paying in rent—and certainly less than rents will be in just a few years.

Avtec specializes in homes for first-time buyers and we work with several housing programs to provide you with the best financial fit. All mortgages are for 30 years with fixed rates. Additional special rates and programs are available for Teachers, Police, Firefighters, Veterans and Health Care Workers.

<b>CHEYENNE 3 ~ \$129,900</b>	<b>Zero Down Bond</b>	<b>3.5% Down</b>	<b>10% Down</b>
Downpayment	\$0	\$4,600	\$13,000
Mortgage	\$122,400	\$125,300	\$116,900
Interest rate	5.75%	5%	5%
Monthly payment	\$715	\$673	\$628
Taxes and insurance	\$185	\$185	\$185
PMI	\$55	\$54	\$49
<b>Total monthly payment</b>	<b>\$955</b>	<b>\$912</b>	<b>\$862</b>

<b>CHEYENNE PLUS ~ \$136,900</b>	<b>Zero Down Bond</b>	<b>3.5% Down</b>	<b>10% Down</b>
Downpayment	\$0	\$4,800	\$13,700
Mortgage	\$129,400	\$132,100	\$123,200
Interest rate	5.75%	5%	5%
Monthly payment	\$755	\$710	\$662
Taxes and insurance	\$200	\$200	\$200
PMI	\$58	\$59	\$55
<b>Total monthly payment</b>	<b>\$1,013</b>	<b>\$969</b>	<b>\$917</b>

*Rates are subject to change without notice.*

*\* Above payments include standard homesite and prep.*

**See reverse for estimated payments for additional homes  
 as well as model location and information**

## ESTIMATED MONTHLY PAYMENTS (Cont'd)

<b>PORTOFINO ~ \$139,900</b>	<b>Zero Down Bond</b>	<b>3.5% Down</b>	<b>10% Down</b>
Downpayment	\$0	\$4,900	\$14,000
Mortgage	\$132,400	\$135,000	\$125,900
Interest rate	5.75%	5%	5%
Monthly payment	\$733	\$725	\$676
Taxes and insurance	\$210	\$210	\$210
PMI	\$63	\$62	\$56
<b>Total monthly payment</b>	<b>\$1,046</b>	<b>\$997</b>	<b>\$942</b>
<b>DUCHESS ~ \$150,900</b>	<b>Zero Down Bond</b>	<b>3.5% Down</b>	<b>10% Down</b>
Downpayment	\$0	\$5,300	\$15,100
Mortgage	\$143,400	\$145,600	\$135,800
Interest rate	5.75%	5%	5%
Monthly payment	\$837	\$782	\$729
Taxes and insurance	\$225	\$225	\$225
PMI	\$65	\$65	\$65
<b>Total monthly payment</b>	<b>\$1,127</b>	<b>\$1,072</b>	<b>\$1,019</b>
<b>CONSTELLATION 4 ~ \$156,900</b>	<b>Zero Down Bond</b>	<b>3.5% Down</b>	<b>10% Down</b>
Downpayment	\$0	\$5,500	\$15,700
Mortgage	\$149,400	\$151,400	\$141,200
Interest rate	5.75%	5%	5%
Monthly payment	\$872	\$813	\$758
Taxes and insurance	\$229	\$229	\$229
PMI	\$67	\$66	\$60
<b>Total monthly payment</b>	<b>\$1,168</b>	<b>\$1,108</b>	<b>\$1,047</b>
<b>BARCELONA ~ \$179,900</b>	<b>Zero Down Bond</b>	<b>3.5% Down</b>	<b>10% Down</b>
Downpayment	\$0	\$6,300	\$18,000
Mortgage	\$172,400	\$173,600	\$161,900
Interest rate	5.75%	5%	5%
Monthly payment	\$1,006	\$932	\$870
Taxes and insurance	\$250	\$250	\$250
PMI	\$74	\$73	\$72
<b>Total monthly payment</b>	<b>\$1,330</b>	<b>\$1,255</b>	<b>\$1,192</b>

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