



Model Home: 3541 SW Savona Blvd. • Port St. Lucie, FL
 (Mail to: 600 SW Darwin Blvd., Suite 104, Port St. Lucie, FL 34953)
Hours are from 9:00 AM to 5:00 PM, Mon. through Sat.
New Home Consultant: Karen Mauro
Phone: 772-871-6845 • Fax: 772-871-6912
Email: kmauro@avtechomes.com

HOW DO I PURCHASE AN AVTEC HOME?

It's easy! Once you are pre-qualified, we will show you several available home sites. A \$500 deposit for a Citation or \$1,000 deposit for the Gulfstream 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.

| CITATION 3 ~ \$117,900. | Zero Down Bond | 3.5% Down | 10% Down |
|--------------------------------|-----------------------|------------------|-----------------|
| Downpayment | \$0 | \$4,200 | \$11,800 |
| Mortgage | \$107,900 | \$113,700 | \$106,100 |
| Interest rate | 6.5% | 5.5% | 5.5% |
| Monthly payment | \$683 | \$646 | \$603 |
| Taxes and insurance | \$200 | \$200 | \$200 |
| PMI | \$49 | \$48 | \$45 |
| Total monthly payment | \$932 | \$894 | \$848 |

| CITATION 4 ~ \$124,900. | Zero Down Bond | 3.5% Down | 10% Down |
|--------------------------------|-----------------------|------------------|-----------------|
| Downpayment | \$0 | \$4,400 | \$12,500 |
| Mortgage | \$114,900 | \$120,500 | \$112,400 |
| Interest rate | 6.5% | 5.5% | 5.5% |
| Monthly payment | \$727 | \$685 | \$639 |
| Taxes and insurance | \$225 | \$225 | \$225 |
| PMI | \$52 | \$50 | \$47 |
| Total monthly payment | \$1,004 | \$960 | \$911 |

| GULFSTREAM ~ \$152,900. | Zero Down Bond | 3.5% Down | 10% Down |
|--------------------------------|-----------------------|------------------|-----------------|
| Downpayment | \$0 | \$5,400 | \$15,300 |
| Mortgage | \$142,900 | \$147,500 | \$137,600 |
| Interest rate | 6.5% | 5.5% | 5.5% |
| Monthly payment | \$904 | \$838 | \$782 |
| Taxes and insurance | \$260 | \$260 | \$260 |
| PMI | \$64 | \$62 | \$58 |
| Total monthly payment | \$1,228 | \$1,160 | \$1,100 |

Rates are subject to change without notice.

** Above payments include standard homesite and prep.*

Rev. 7/21/09
 QB40361