



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 ~ \$114,900.	Zero Down Bond	3.5% Down	10% Down
Downpayment	\$0	\$4,000	\$11,500
Mortgage	\$107,400	\$110,900	\$103,400
Interest rate	6%	5.5%	5.5%
Monthly payment	\$644	\$647	\$603
Taxes and insurance	\$170	\$170	\$170
PMI	\$48	\$47	\$36
Total monthly payment	\$826	\$864	\$809

CITATION 4 ~ \$121,900.	Zero Down Bond	3.5% Down	10% Down
Downpayment	\$0	\$4,300	\$12,200
Mortgage	\$114,400	\$117,600	\$109,700
Interest rate	6%	5.5%	5.5%
Monthly payment	\$686	\$686	\$640
Taxes and insurance	\$179	\$179	\$179
PMI	\$51	\$50	\$39
Total monthly payment	\$916	\$915	\$858

GULFSTREAM ~ \$149,900.	Zero Down Bond	3.5% Down	10% Down
Downpayment	\$0	\$5,200	\$15,000
Mortgage	\$142,400	\$142,700	\$134,900
Interest rate	6%	5.5%	5.5%
Monthly payment	\$854	\$832	\$787
Taxes and insurance	\$239	\$239	\$239
PMI	\$63	\$61	\$50
Total monthly payment	\$1,156	\$1,132	\$1,076

Rates are subject to change without notice.

** Above payments include standard homesite and prep.*

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See reverse for model location and information about a New Home Consultant who will be happy to tell you more about Avtec homes!

Gulfstream Model Home:

2105 Emerson Dr., SE • Palm Bay, FL 32909

Hours are from 9:30 AM to 5:30 PM, Monday through Saturday, closed from 12 to 1 for lunch.

New Home Consultant: Dawn Rice

Phone: 321-676-4668 • Fax: 321-676-4669

Email: drice@avtechomes.com

Citation Model Home:

486 San Filippo Dr., SE • Palm Bay, FL 32909

By Appointment Only



LOOK FOR THE EQUAL HOUSING SYMBOL

At Avtec Homes, we are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, family status or national origin.