

ASK US ABOUT THE SCHOOL FACILITY FEE DOWN PAYMENT ASSISTANCE PROGRAM (SFF)
AS LITTLE AS ZERO PERCENT DOWN!

**NEW YEAR
 INVENTORY CLOSEOUT!**

RATES AS LOW AS 3.25%*

Did you get everything you wanted this holiday season? It's not too late, visit a Tim Lewis Communities today and take advantage of remarkable savings, **interest rates as low as 3.25%** and offers that are just too hard to pass up.

Hurry! Don't miss this window of opportunity; these historic rates and pricing will soon be gone!

3% Broker
 CO-OP



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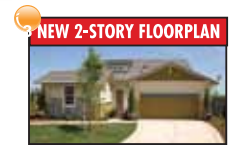
The School Facility Fee Down Payment Assistance Program (SFF) is designed to provide qualified homebuyers with assistance to purchase their newly constructed home. Eligible applicants receive a conditional grant based on either a partial or full rebate of the school facility fees paid by the builder. The assistance can be used for down payment, closing costs, or any costs associated with the buyer's first mortgage loan, subject to acceptance by the mortgage lender and the mortgage insurer.



Brentwood Estates
 1,841 - 3,340 sq. ft.
 Orangevale, 916-987-3415
Starting in the mid \$300's



Brentwood Villas
 1,331 - 1,996 sq. ft.
 Orangevale, 916-987-3415
Starting in the mid \$200's



Copper Ridge
 1,629 - 2,840 sq. ft.
 Rancho Cordova, 916-688-8491
Starting in the mid \$200's



Villemont
 1,331 - 1,996 sq. ft.
 Roseville, 916-783-5545
Starting in the mid \$200's



Estates at Mt. Rose
 2,965 - 4,668 sq. ft.
 Reno, Nevada, 775-851-2999
Starting in the mid \$500's

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 Bringing five-star quality home

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Adjustable Rate Mortgages (ARMs) - Interest rates and payments may increase after consummation. After the initial fixed-rate period, your interest rate can increase or decrease annually according to the market index. Any change may significantly impact your monthly payment. Since the index in the future is unknown, the First Adjusted Payments displayed are based on the current index plus the margin (fully indexed rate) at time of scenario/disclosure. For FHA ARM interest rates, at adjustment your new mortgage rate will be the average weekly yield on Treasury securities adjusted to a constant maturity of one year, plus a margin of 1.75%, subject to annual and lifetime adjustment caps. FHA - FHA loans require both an upfront and an annual mortgage insurance premium. The premium varies based on the loan characteristics, your credit score, whether you've received loan counseling, and other factors. For illustrative purposes on FHA loans, our loan detail results include a mortgage insurance payment added to the monthly principal and interest payment.