

EDC  
HOMES



**2923 Pretty Lake Ave, Norfolk, VA 23518**

**OFFERED AT \$569,900 | 4 BEDS | 3.5 BATHS | 2,300 SQFT**

**Special Incentive:**  
**Seller Paid 2-1 Buydown & 1% Lender Credit**  
to be used towards buyer's closing costs

**Interest rates as low as:**  
**4.624%\***  
\*Interest rate information is for illustrative purposes only and should not be relied upon by you.

**\$569,900 purchase price, 5% down payment, Conventional Loan**

	Interest Rate	Principal & Interest	Estimated Monthly Savings	Estimated Annual Savings
<b>Year 1</b>	4.624%	\$2,783.25	\$683.06	\$8,196.77
<b>Year 2</b>	5.624%	\$3,116.29	\$350.03	\$4,200.32
<b>Year 3 to 30</b>	6.624%	\$3,466.32		

**Estimated total savings with a 2/1 buydown is \$12,397.09 with an incentive from EDC Homes and Atlantic Bay Mortgage Group.**



**Mike Startare**  
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**BERKSHIRE  
HATHAWAY  
HOMESERVICES**  
RW TOWNE  
REALTY

\*Atlantic Bay offers a lender credit of 1% based on the loan amount, not to exceed amount allowed per program guidelines. Lender credit can be used towards closing costs or rate buy down. Not applicable to Construction-to-Permanent, Bond, Conventional ARMS, Jumbo or DPA loan programs. Builder offers an additional 2/1 Buydown Credit. Atlantic Bay is not responsible for compensation of the Builder's incentive offer. Contact Builder for more information.

Examples are hypothetical and may not be accurate. Information is for illustrative and educational purposes only and is not intended to provide mortgage or other financial advice to a specific consumer's circumstances. Atlantic Bay Mortgage Group, L.L.C. cannot predict where rates will be in the future, or availability of terms stated in the scenario. Information deemed reliable but not guaranteed. Payment stated does not include taxes and insurance, which will result in a higher payment. Information is deemed reliable but not guaranteed. All loans subject to income verification, credit approval and property appraisal. Not a commitment to lend. Program available on fixed rate products only. Loan programs, interest rates, and fees are subject to change without notice. Other loan program restrictions may apply. Not all borrowers will qualify. To learn more about buydowns visit [www.atlanticbay.com/lend-it-back/terms/](http://www.atlanticbay.com/lend-it-back/terms/).

Available on select homes only. Incentive offer may not be available on all loan products and are subject to additional program and/or lender restrictions. You may choose any lender to meet your financing needs, however to be eligible to receive offer advertised you must work with trusted lender Atlantic Bay Mortgage Group, L.L.C. Featured builder is not a mortgage lender, so you should contact Atlantic Bay Mortgage Group, L.L.C. directly to learn about its products and your eligibility for such products. All information deemed reliable but not guaranteed. Limit one promotion per transaction. Must be presented at time of application. Not redeemable for cash value. Offer valid through 3/1/2026. Other program and lender restrictions may apply. Loan programs, interest rates, and fees are subject to change without notice. All loans subject to income verification, credit approval and property appraisal. Not a commitment to lend. Atlantic Bay Mortgage Group, L.L.C. NMLS #72043 (nmlsconsumeraccess.org) is an Equal Opportunity Lender. Located at 600 Lynnhaven Parkway Suite 100 Virginia Beach, VA 2345