

# Buying a Bridgewater Home?

Bridgewater is proud to recommend **loanDepot** as our preferred lender, offering the following incentive options:

up to **1%**

Lender Closing Cost Credit\*

**1-0**

Buydown

Benefit\*\*

For the first 12 months of the loan

Eligible loan types:

Conventional, FHA, VA, USDA

**OR**

Example Scenario:  
Purchase Price \$750,000  
Down Payment \$249,997 (25%)  
Loan Amount \$749,992  
Credit Score 780  
30 Year Fixed Rate

	No Incentive	1% Lender Credit / Closing Cost Reduction	1% Lender Credit / Interest Rate Reduction	1-0 Temporary Buydown Incentive
Interest Rate / APR	6.125% / 6.280%	6.125% / 6.280%	5.875% / 6.135%	6.125% / 6.209%
Total Payment (P+I)	\$3,417.81	\$3,417.81	\$3,327.40	\$3,062.74
P+I (Years 2-30)	same	same	same	\$3,417.81
Estimated Cash to Close	\$201,715	\$196,090	\$202,399	\$201,715



**BRIDGEWATER**  
HOMES

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**loanDepot**  
NMLS#174457



**Shelly Borrman**

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Loan Consultant



When choosing the 1% lender closing cost credit incentive, a credit will be applied to all closings from 1/1/2026 – 12/31/2026 when the home is purchased through Bridgewater Homes and when the mortgage is closed by Shelly Borrman in loanDepot's Fort Collins Branch. Please see a Bridgewater Homes salesperson for full details. \* Lender closing cost credit up to 1% of loan amount to be applied towards qualified closing costs. \*\*1-0 buydown option not available on jumbo loans. The advertised Loan is for a 30-year fixed loan with fully amortizing term with a 1-year buydown benefit. The borrower required monthly payment is calculated using an Interest rate 1% below the note rate for the first 12 months. After the 12-month period, the interest rate will adjust to the note rate. Not all applicants will qualify. Buydown cost is covered by lender. Credit appears on closing disclosure, no cash value. Terms and restrictions apply. Borrower is responsible for closing costs incurred if the loan does not close and/or is not funded by loanDepot.com, LLC. A borrower may not use this offer to obtain a refund for closing costs in the event that a loan fails to close or fund. This offer cannot be used with any other discount or promotion. This coupon does not apply to consumer loans. Not available on bond or DPA loans. Rates, terms and availability of programs are subject to change without notice. loanDepot.com, LLC NMLS ID 174457. Licensed by the CO Department of Regulatory Agencies, Division of Real Estate as a Registered Mortgage Company. Regulated by the Division of Real Estate.