

## 2023 BUYER INCENTIVE & LENDER HIGHLIGHTS

### LENDER HIGHLIGHTS

As low as a

**15% DOWN PAYMENT**

### RATE CONVERSION

Can modify the interest rate every 12 months for a small fee

### IMPROVED LOT LOANS AVAILABLE

Property improvements, including but not limited to wells, septic systems, barns, ponds, etc. can be rolled into your lot loan

### BUYER INCENTIVE

**\$20,000**

towards a Can-Am Side by Side, closing costs or well-drilling credit



### INTRO TO THE LENDER

Jeff Millikin  TEXAS FARM CREDIT

SENIOR MORTGAGE LOAN OFFICER  
NMLS# 202662

Jeff has been in the home lending industry for over 20 years, joining Texas Farm Credit in 2017 as a Mortgage Loan Originator. Originally from Bryan, TX, he is a 9th-generation Texan. His Land Management and Mortgage Lending background perfectly fits Rural Property Financing. Jeff, his wife, and two daughters enjoy the outdoors and running their small hobby farm.

[@464RANCH](#)



For more info or to schedule a private showing, contact:

Nick Easley  
REALTOR® [512.363.2980](tel:512.363.2980)

Brandon Easley  
REALTOR® [512.663.2848](tel:512.663.2848)

**464**  
RANCH  
JOHNSON CITY, TX



[464ranch.com](http://464ranch.com)

[sales@464ranch.com](mailto:sales@464ranch.com)



Realty Austin is an Equal Opportunity Employer and supports the Fair Housing Act

# OTHER LENDER PROGRAMS AND HIGHLIGHTS

## LOT LOAN - AS IS:

- Down payment 15% minimum
- Loan Term - 15 years with 15% down, (can go out to 25 years fixed with 25% down). Basically down payment equals max loan term
- Loan Amount \$250k or less - NO Documentation from borrower
- Farm Credit Loan - Will not be sold
- Rate Conversion - can modify interest rate every 12 months.

## "IMPROVED" LOT LOAN:

- Property Improvements can be rolled in to the loan
- Improvement costs are added to appraised value, we can then lend up to 85% of that amount.
- Improvements include: well, septic, fencing, road, tank (pond), clearing, barn/shop, ect....
- Living quarters can be included in barn/shop (living quarters that are less than 50% of total sq footage)

## ONE-TIME CLOSE CONSTRUCTION LOAN

- Lot purchase can be rolled into construction loan
- Property Improvements can be added as well.
- 15% down on a 30 year fixed term (shorter terms available)
- No balloon payments or adjustments
- No Jumbo Loan Amount or Max Acreage Limitations
- One Closings - loan modifies into a permanent loan once home is completed, nothing needed from borrower.



For more info or to schedule a private showing, contact:



Nick Easley  
REALTOR® [512.363.2980](tel:512.363.2980)

Brandon Easley  
REALTOR® [512.663.2848](tel:512.663.2848)

[464ranch.com](http://464ranch.com)

[sales@464ranch.com](mailto:sales@464ranch.com)



  @464RANCH



Realty Austin is an Equal Opportunity Employer and supports the Fair Housing Act