



THE RESERVE

AT ENGLISH STATION

ABOUT THE PROPERTY

Now is your exciting opportunity to reserve a luxury patio home, custom built and conveniently located off English Station Road in Middletown. Discover a lifestyle made for you in these new construction homes with plenty of choices for customization, wooded lots and convenient location. The Reserve at English station patio homes will offer 8 floor plans, with finished or unfinished basements or slab.

14603 RESERVE PARK PLACE | LOUISVILLE, KY 40245

Adjustable Rate Mortgage:

- Offers a low initial rate
- Fixed for an initial term up to 10 years
- Available with 3/6, 5/6, 7/6, and 10/6 ARM options
- Receive up to a \$500 gift card at closing²

Conventional Loan:

- Guaranteed lowest rate¹
- Fixed-rate terms 15 & 20 years
- Points and no-point options available
- Receive up to a \$500 gift card at closing²

The Reserve at English Station preferred lenders



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Standard mortgage rates may vary. Loans are subject to credit review and approval. Closing costs may apply. A sample principal and interest payment on a (7)-year \$650,000 adjustable-rate loan amount with a 3.500% interest rate (3.575% APR) is \$6,719.93. Taxes and insurance are not included; therefore, the actual payment obligation will be greater. Actual interest rate may vary based on credit history. Visit libertyfcu.org/mortgagecalculator to calculate payments with other terms, balances, or rates. An ARM is an adjustable-rate mortgage that has an initial interest rate for the first three, five, seven or ten years and an adjustment interval of 6 months thereafter. The 7/6 ARM product listed above is a 30-year loan where the initial interest rate is fixed for the first seven years (84 payments). After the initial seven year period, your interest rate can increase or decrease semiannually based on the Secured Overnight Financing Rate (SOFR) index as published on the New York Federal Reserve website, plus our margin, which varies among Liberty FCU adjustable-rate mortgage products. Any change may significantly impact your monthly payment. Additional rates and programs available. Visit us online for current rate information. Adequate property insurance is required. The rate on 80% adjustable-rate home equity line of credit is the prime rate as published on the first business day of each month in the Wall Street Journal. Our 95% adjustable-rate home equity line of credit has the same benefits and uses the same index with a rate of 1.5% above the prime rate. There is a maximum cap of 18% APR. Other fixed- and adjustable-rate second mortgages are available. Consult a tax advisor regarding interest deductibility. These offers are available on conventional conforming financing of purchases for primary residences only. Contact a Liberty FCU mortgage loan officer for details. Loan amounts of \$484,250 – \$2,500,000. Rate Match restrictions apply. (1) Rate Match restrictions apply. (2) Gift card offer is available on financing of purchase or construction loans for primary residences only. Purchase or construction loan amounts up to \$149,999 will receive a \$250 gift card. Purchase or construction loan amounts of \$150,000 or greater will receive a \$500 gift card. Not valid in combination with any other offer. Product offerings may vary by state or region. Federally Insured by NCUA. EQUAL HOUSING LENDER NMLS#518136