WELCOME HOME.

Turn your dreams into a reality.



PROPERTY ADDRESS

3833 Red Deer Circle
Panama City, FL 32404

SALE PRICE

$375,000.00

RATES EFFECTIVE AS OF:

7/2/25

FINANCIAL INFORMATION BASED ON SALE PRICE

	PROGRAM		
	30 Year Fixed	**VA**	**FHA**
Interest Rate	6.25%	5.99%	5.99%
Term (Years)	30	30	30
Discount Points	0	0	0
Origination Fee	$1,420.00	$1,420.00	$1,420.00
Down Payment %	5%	0%	3.5%
Loan Amount	$356,250.00	$383,062.00	$368,207.00
APR%	6.710%	6.323%	6.822%
Down Payment Amount	$ 18,750.00	$0 .00	$13,125.00
Principal & Interest Payment	$ 2,193.49	$ 2,296.65	$ 2,207.59
Total Monthly Payment	$ 2,824.16	$ 2,817.48	$ 2,894.28
Total Cash to Close	$ 28,200.00	$ 8,950.00	$ 20,700.00



Rhonda Louise Jacques
MORTGAGE LOAN ORIGINATOR
NMLS# 320853
cell: 850-630-1232
office: 850-873-4135
email: rjacques@my100bank.com

CENTENNIAL BANK
MY100BANK.COM
A Home BancShares Company

EQUAL HOUSING LENDER

All products herein are subject to credit and property approval. Program terms and conditions that include interest rates, annual percentage rates (APRs) and points or fees are subject to change without notice. Your APR will vary based on your final loan amount and applicable finance charges. Not all products are available in all states or for all amounts; consult your mortgage lender for additional details. The total monthly payment amount shown above may include principal and interest, as well as escrow charges such as mortgage insurance, taxes, flood insurance and homeowners insurance, if applicable or otherwise required. The interest portion of the credit extension may or may not be tax deductible. Consult your tax advisor. The above referenced examples are for illustration purposes only and should not be mistaken as a commitment by Centennial Bank to extend credit.