



Beth Tullis, Loan Officer  
 NMLS #1951881  
 BTullis@onetrusthomeloans.com  
 (406) 607-9190  
 onetrusthomeloans.com/contact/btullis



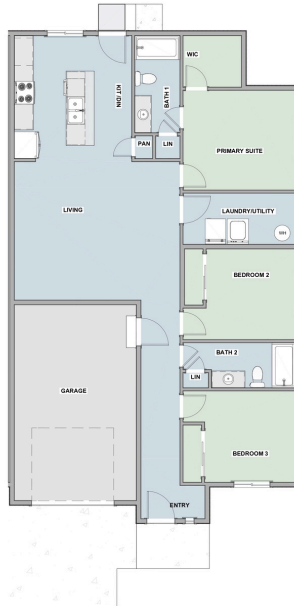
**4.875% RATE / 5.780% APR\***



**STEP INTO  
 YOUR DREAM  
 HOME FOR JUST**

**\$2,337/MONTH**

**108 Peaks View Loop  
 Kalispell, MT 59901**



**✓ 3 bedrooms**

**✓ 2 baths**

**✓ 1,316 sq. ft.**

205 S Main Street, Suite 102, Kalispell, MT 59901

Regulated by Montana Division of Banking & Financial Institutions, License #2472138. CalCon Mutual Mortgage LLC, dba OneTrust Home Loans is an Equal Housing Lender NMLS #46375; 3838 Camino del Rio N Suite 305, San Diego, CA 92108. Corporate phone (888) 488-3807. For more licensing information visit: <https://onetrusthomeloans.com/licensing-information/>. \*The advertised loan is a FHA 30-year Fixed Rate Loan with a 30-year fully amortizing term. The interest rate is 4.875% for 360 months. The disclosed APR is based on the payment of 1.5 discount points. For a \$441,750 loan, there is a 5.780% APR with a monthly principal and interest payment of \$2,337.78 for 360 months. Interest rate quoted assumes a purchase with 30-day lock pricing at 96.5% loan-to-value (LTV), a minimum FICO score of 620 on a primary residence. The actual interest rate, APR, and payment may vary based on the specific terms of the loan selected, verification of information, your credit history, the location and type of property, and other factors as determined by the Lender. Payments shown do not include taxes and insurance, actual payment obligations will be greater. This is an FHA program. Please call your local HUD office to verify or visit their website at [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing). Not all applicants will qualify. Rates and terms are subject to change without notice. Other terms are available. The home loan application must be dated on or before December 1, 2025, and must fund with OneTrust Home Loans to receive the promotional rate. This offer cannot be combined with other promotions. Other restrictions may apply; please ask your Mortgage Loan Originator for more details. The promo is subject to change without notice.

