OPEN House

4933 149TH AVENUE NE, HAM LAKE, MN 55304 | MLS# 7136351



$2,395,000







BUILDER-PAID RATE BUYDOWN | JUMBO 7/6 ARM

TJB Homes will pay the points to lower your rate for the first 7 years.

Builder-paid discount points on a jumbo 7/6 ARM. See the back for rates, APRs, payments and loan terms.

ABOUT THE MADISON:

Move-in ready: TJB Homes' newest luxury two-story on a private 1.7-acre wooded homesite in Hidden Forest East. Chef's kitchen with butler pantry, spa-inspired primary suite, and a walkout lower level with full bar, exercise room and indoor athletic court.

PROPERTY FEATURES:

- 5 Bedrooms
- 5 Bathrooms
- 5,132 Finished Sq. Ft.
- 1.7-Acre Wooded Lot
- 4-Car Heated Garage
- Walkout Lower Level
- Indoor Athletic Court
- Four-Season Porch



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Luminate Bank NMLS 1281698 Bank Headquarters 2523 S. Wayzata Blvd., Suite 100 Minneapolis, MN 55405 (952) 939-7200. This is not an offer to enter into an agreement. Information provided is outlining the minimum down payment requirements as allowed by specific loan program and product guidelines and any information, rates and programs are subject to change without prior notice and may not be available in all states. All loans are subject to credit and property approval. Luminate Bank is not affiliated with any government agency. All rights reserved.

EQUAL HOUSING LENDER

OPEN House

4933 149TH AVENUE NE, HAM LAKE, MN 55304

BUILDER INCENTIVE | JUMBO 7/6 ARM

TJB Homes pays $21,555 to lower your rate for years 1–7.

5.875% years 1–7 | 6.376% APR

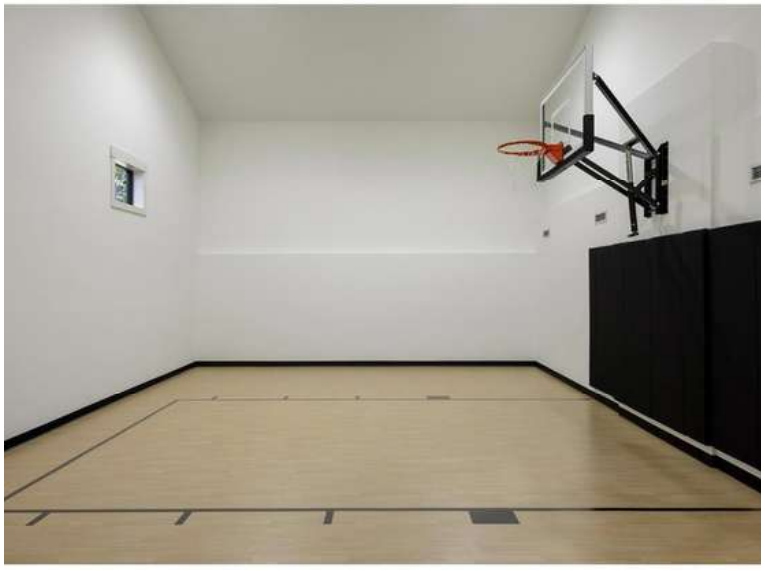
EXAMPLE SCENARIO (SUBJECT TO CHANGE):

RATE (YEARS 1–7) / APR	P&I*: YEARS 1–7	POINTS / COST
5.875% / 6.376% APR	$11,334	1.125 points ($21,555) paid by TJB

LOAN SCENARIO & DISCLOSURES:

*This is an example only, not a quote, offer or commitment to lend. All figures are subject to change. Example based on the $2,395,000 list price with a 20% down payment ($479,000) and a $1,916,000 loan amount on a jumbo 7/6 adjustable-rate mortgage (ARM) with a 30-year term and 360 monthly payments: 84 payments at the initial rate, then 276 payments that may change. The rate is fixed for the first 7 years, then adjusts every 6 months; the interest rate, payment and APR may increase after consummation. Assumes a 760 credit score and a maximum 40% debt-to-income ratio for this pricing; approval up to 45% DTI may be available by exception, and pricing may change based on risk factors. Payments are principal and interest only and do not include taxes, homeowners insurance, HOA dues or mortgage insurance; the actual payment obligation will be greater. Points are a percentage of the loan amount. Rate and APR as of 11/05/2026 and subject to change without notice. Builder incentive: TJB Homes will pay the 1.125 discount points ($21,555 on the example loan) for this 5.875% example; points lower the rate for the first 7 years only. The incentive is offered by the builder, not Luminate Bank, must be included in the purchase agreement, and is subject to program limits on seller contributions. All loans are subject to credit and property approval.





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