222 A Northgate Loop, Helena, MT 59601

Unlock Incredible Savings on this Stunning Home!



ENJOY AS LOW AS

6.625%

INTEREST RATE ON THIS HOME

WHEN YOU USE OUR PREFERRED LENDER AT EVERGREEN HOME LOANS™ [1]







Imagine lower monthly payments and more cash in your pocket. This dream home is within your reach thanks to the Home Seller Advantage Program by Evergreen Home Loans™.

Maximize your BUYING POWER

We've partnered with the seller to offer:

- **A seller-paid buydown to reduce your interest rate.**
- **A lender credit to help with closing costs.**

Combine these offers for maximum savings and make this dream property your reality.

HERE'S HOW EVERGREEN HELPS YOU SAVE:

Lower Monthly Payments

Use the credit to buy down your interest rate and enjoy more affordable monthly payments.

Reduce Upfront Expenses

Cover a portion of your closing costs and keep more cash on hand for moving expenses or furnishing your new home.

On-Time Closings

Our streamlined process and dedicated team ensure a smooth, on-time and as promised® successful closing.

ABOUT THE HOME

Two-story condo with one-level living—comfy, private spaces. Back on market; seller is completing inspection repairs. Hardwood floors on the main level, gas fireplace, and a master suite with two walk-in closets plus jetted tub and separate walk-in shower. Upstairs includes two additional bedrooms (each with a walk-in closet) and a full bath. Gas forced air with central A/C. Conveniently located near Custer Avenue and Green Meadow Drive with easy access to downtown; west bedroom offers views of Mount Helena. Private fenced backyard with vinyl fencing, open and covered patios, plus garden space. Seller provides $2,000 toward the buyer's refrigerator choice. Roof re-shingled May 2026; vinyl fencing installed Oct 2025.

HOME SELLER ADVANTAGE -vs- TRADITIONAL FINANCING

	6.625%		7.250%	
	Permanent Rate Buydown		Current Market Rate	
Home Purchase Price	$439,000		$433,000	
Loan Amount	$395,100		$389,700	
Loan Term	30		30	
Down Payment % | Down Payment $	10%	$43,900	10%	$43,300
Interest Rate % | APR%	6.625%	7.244%	7.250%	7.679%
Cost of Buydown	$8,963			
Seller Credit $	$6,000			
Lender Credit $ | 0.75% Loan Amount *Available to offset buydown cost	$2,963			
Monthly P&I Payment **	$2,530		$2,658	
MONTHLY SAVINGS	$128			
ANNUAL SAVINGS	$1,536			
FICO Score	780		780	

Figures shown are estimates based on the current market conditions as of the date of publication; actual rates, including annual percentage rate (APR) are subject to change without notice or may not be available at closing. *Buydown Rate shown reflects a .75% lender credit in addition to the listed seller credit to help offset the cost of the rate buydown. **Taxes and insurance is not included in example(s). The actual final payment may be greater than the estimate. Rates are fixed unless otherwise specified (such as with an Adjustable Rate Mortgage [ARM]). Not all applicants will qualify for a loan. This is not a commitment to lend. Please contact us for an individualized rate quote and more information on loan programs, fees and terms. Estimated Rates accurate as of **24 October, 2026**

LOWER PAYMENTS. LESS CASH UPFRONT. MORE HOME FOR YOUR MONEY.

Contact us today to learn how you can save.



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Home Seller Advantage Program: Seller contributes to discount points to buy down buyers interest rate. Participating Evergreen Loan Officers offer a 0.75% up to $10,000 lender credit towards buyer's closing costs. Final credits reflected on buyers closing disclosure as stated in purchase and sale agreement. All products are subject to credit and property approval. For purchase loans only. Not all applicants will qualify. Please ask for details. Other restrictions and limitations may apply.

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