

A courtyard, not a street, outside your door.



LIST PRICE

\$664,000

LOWER PAYMENTS FOR YOUR FIRST TWO YEARS

\$2,975/mo

year-1 principal & interest, rounded

945 232nd Place NE #945, Sammamish, WA 98074

2 bedrooms · 2 full + 1 half bath · 1,370 sq ft · Attached garage · Low HOA: \$406.57/mo

Lender example dated Oct 8, 2026: the seller credit funds a 2-1 temporary buydown · 7.375% rate / 7.402% APR · 20% down · 30-year fixed · payments step up after years 1 and 2 · exact figures, assumptions and lender disclosures on the back.

Remodeled kitchen and three baths, new carpet, paint and lighting, a new furnace and water heater, and a complete smart home setup. About \$60,000 of upgrades, and nothing left for you to do. Up to \$15,000 from the seller can fund the 2-1 buydown shown above, or go toward eligible closing costs, with any lender.

Lake Washington schools

Samantha Smith Elementary (9/10), Inglewood Middle (9/10), Eastlake High (10/10). GreatSchools, Oct 2026.

The center of Sammamish, on foot

Safeway, Trader Joe's, Starbucks and the Microsoft Connector stop are about a five-minute walk.

Room to work and sleep

A dedicated study nook off the kitchen. Two oversized bedrooms upstairs, each with a walk-in closet; the second fits two queen beds.

Inspected before listing

The report is available through the listing agent. Vacant; tours on short notice. Closing date flexible.



Scan for additional details.

<https://courtyardtownhome.com>

35 photos, the floor plan, a lender's payment example and a tour request form.

Listed by Apoorva Agrawal, Dulay Homes LLC · NWMLS #2574699

Questions: info@courtyardtownhome.com

Equal Housing Opportunity



What's been remodeled

- **Kitchen:** white quartz counters, Zellige-style tile backsplash, stainless appliances including a gas range.
- **Three baths:** quartz vanities, new mirrors and lighting; double-sink vanity in the primary.
- **Throughout:** new carpet, fresh paint, new light fixtures. New furnace and water heater.
- **Smart home, already set up:** every light switch works by voice (Alexa and Google) or phone; app-controlled thermostat, video doorbell and Alexa speakers. All of it stays.
- **Study nook** off the kitchen. **Two oversized bedrooms** upstairs, each with a walk-in closet; the second fits two queen beds.

Up to \$15,000 toward your purchase

The seller credit can fund a lender-approved 2-1 buydown, so you pay less in years one and two, or go toward eligible closing costs, with any lender. FHA- and VA-approved community; subject to the purchase agreement and lender approval.

Lower payments for your first two years Year-1 payment **\$2,974.57 a month** (principal & interest)

Lender example dated Oct 8, 2026, with the seller credit funding a 2-1 temporary buydown. 7.375% rate / 7.402% APR · 20% down (\$132,800) · \$531,200 loan · 30-year fixed conventional.

Period	Principal & interest	Est. total with taxes & HOA*
Year 1 (months 1-12)	\$2,974.57	\$3,896.12
Year 2 (months 13-24)	\$3,314.00	\$4,235.55
Years 3-30 (months 25-360)	\$3,668.87	\$4,590.42

*Total includes current county taxes and HOA dues; excludes homeowners insurance, any mortgage insurance and utilities. Payments step up after months 12 and 24; the contract rate does not change. Estimated buydown cost \$12,590.02, within the \$15,000 seller credit.

Example assumes 760+ credit, first-time buyer, household income under \$181,440, 43% DTI and owner-occupied; these are illustration assumptions, not eligibility cutoffs. Household incomes above \$181,440 may receive a higher rate. Not all applicants will qualify.

Rate: 7.375% | APR: 7.402% as of 10/8/2026. Based on \$531,200 loan (80% LTV), 760+ credit score, 30-yr fixed conventional, owner-occupied primary residence, first-time home buyer, income <\$181,440. P&I only. Rates subject to change. Not a loan commitment. All loans subject to credit approval. Not all applicants will qualify. Ravi Bansal NMLS #2840451 | Loan Factory, Inc. NMLS #320841 | Equal Housing Lender.

Rates change daily. This illustration is dated Oct 8, 2026; ask the lender for a current quote before relying on these figures. The seller credit is available with any lender; buyers may use their own.



<https://courtyardtownhome.com> · Scan for additional details.

Request a private tour online. · Listed by Apoorva Agrawal, Dulay Homes LLC · NWMLS #2574699
Equal Housing Opportunity

Information deemed reliable but not guaranteed. Buyers should verify square footage, schools and HOA terms. Microsoft Connector service is for eligible Microsoft employees. School ratings per GreatSchools as of October 2026; assignments can change. Seller credit is subject to the purchase agreement, lender approval and loan-program limits.