$675,000 - 102 Marias Street, Polson

MLS® #30047120

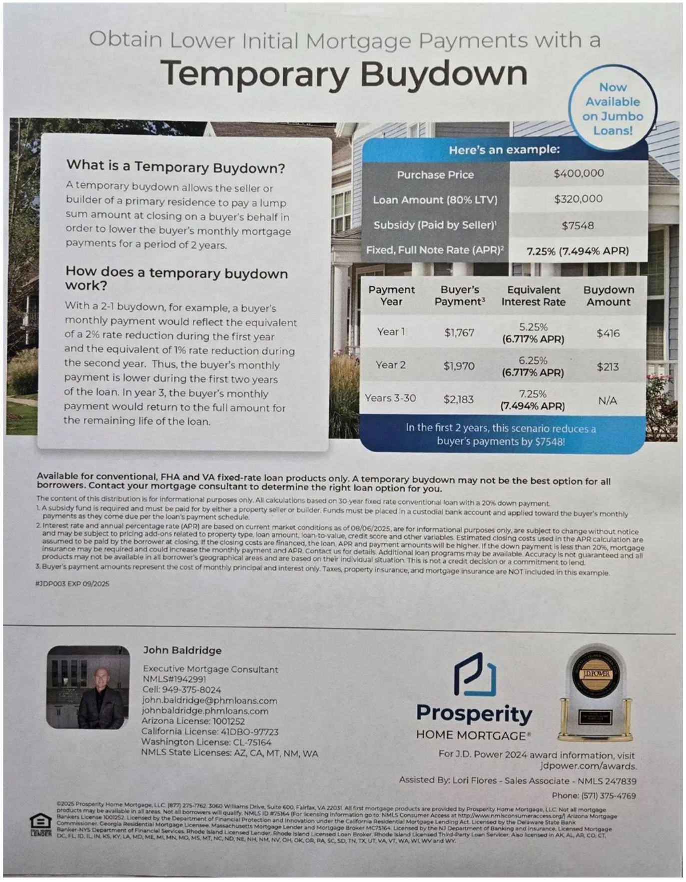
$675,000

3 Bedroom, 2.00 Bathroom, 2,015 sqft

Residential on 0.22 Acres

N/A, Polson, MT

BUYERS CREDIT IF USED TOWARDS AN INTEREST BUY DOWN COULD SAVE APPROX. $695 A MONTH! Welcome to your dream home in Mission Bay, where new construction meets endless possibilities. This 3-bedroom, 2-bath home spans 2,015 sq ft on a 0.21-acre lot with breathtaking Mission Mountain views. The open floor plan is perfect for everyday living and entertaining. The primary suite offers a custom tiled shower, while the guest bath features an elegant tiled tub. Two covered porches provide year-round outdoor enjoyment, and the bonus room above the garage is ideal for an office, craft, or hobby space. Mission Bay residents enjoy a clubhouse, pickleball courts, pool, fitness room, and coveted Flathead Lake access with gazebo. Nearby are Polson Bay Golf Course and Boettcher Park. This planned community blends quality construction with an active lifestyleâ€"an incredible opportunity to make this your forever home in one of Montanaâ€™s most desirable locations.



Obtain Lower Initial Mortgage Payments with a

Temporary Buydown

Now Available on Jumbo Loans!

What is a Temporary Buydown?

A temporary buydown allows the seller or builder of a primary residence to pay a lump sum amount at closing on a buyer's behalf in order to lower the buyer's monthly mortgage payments for a period of 2 years.

How does a temporary buydown work?

With a 2-1 buydown, for example, a buyer's monthly payment would reflect the equivalent of a 2% rate reduction during the first year and the equivalent of 1% rate reduction during the second year. Thus, the buyer's monthly payment is lower during the first two years of the loan. In year 3, the buyer's monthly payment would return to the full amount for the remaining life of the loan.

Here's an example:

Purchase Price	$400,000
Loan Amount (80% LTV)	$320,000
Subsidy (Paid by Seller)[1]	$7548
Fixed, Full Note Rate (APR)[2]	7.25% (7.494% APR)

Payment Year	Buyer's Payment[3]	Equivalent Interest Rate	Buydown Amount
Year 1	$1,767	5.25% (6.717% APR)	$416
Year 2	$1,970	6.25% (6.717% APR)	$213
Years 3-30	$2,183	7.25% (7.494% APR)	N/A

In the first 2 years, this scenario reduces a buyer's payments by $7548!

Available for conventional, FHA and VA fixed-rate loan products only. A temporary buydown may not be the best option for all borrowers. Contact your mortgage consultant to determine the right loan option for you.

The content of this distribution is for informational purposes only. All calculations based on 30-year fixed rate conventional loan with a 20% down payment.

1. A subsidy fund is required and must be paid for by either a property seller or builder. Funds must be placed in a custodial bank account and applied toward the buyer's monthly payments as they come due per the loan's payment schedule.
2. Interest rate and annual percentage rate (APR) are based on current market conditions as of 08/06/2025, are for informational purposes only, are subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value, credit score and other variables. Estimated closing costs used in the APR calculation are assumed to be paid by the borrower at closing. If the closing costs are financed, the loan, APR and payment amounts will be higher. If the down payment is less than 20%, mortgage insurance may be required and could increase the monthly payment and APR. Contact us for details. Additional loan programs may be available. Accuracy is not guaranteed and all products may not be available in all borrower's geographical areas and are based on their individual situation. This is not a credit decision or a commitment to lend.
3. Buyer's payment amounts represent the cost of monthly principal and interest only. Taxes, property insurance, and mortgage insurance are NOT included in this example.

#JDP003 EXP 09/2025

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Prosperity HOME MORTGAGE®

For J.D. Power 2024 award information, visit jdpower.com/awards.

Assisted By: Lori Flores - Sales Associate - NMLS 247839

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Built in 2025

Essential Information

MLS® #	30047120
Price	$675,000
Bedrooms	3
Bathrooms	2.00
Full Baths	2

Square Footage	2,015
Acres	0.22
Year Built	2025
Type	Residential
Sub-Type	Single Family Residence
Style	Modern
Status	Active

Community Information

Address	102 Marias Street
Subdivision	N/A
City	Polson
County	Lake
State	MT
Zip Code	59860

Amenities

Amenities	Boat Dock, Game Court Exterior, Clubhouse, Fitness Center, Pool, Snow Removal
Utilities	Cable Available, Electricity Connected, High Speed Internet Available, Phone Available
Features	Clubhouse, Curbs, Golf, Lake, Playground, Park, Pool, Sidewalks
Parking	On Street
# of Garages	2
Garages	Attached
View	Meadow, Mountain(s)
Waterfront	Lake, Navigable Water, Water Access
Has Pool	Yes
Pool	Community

Interior

Interior Features	Main Level Primary, Open Floorplan, Vaulted Ceiling(s), Walk-In Closet(s)
Appliances	Range, Refrigerator
Heating	Electric, Forced Air
Cooling	Central Air
Stories	Two
Basement	Crawl Space

Exterior

Roof	Composition
Construction	Wood Siding, Wood Frame
Foundation	Poured

Additional Information

Date Listed	April 23rd, 2025
Days on Market	183
Zoning	Residential
HOA Fees	375
HOA Fees Freq.	Quarterly