

# Don't miss our special low rate!

## 5.750%\* (6.796% APR)

5/1 Adjustable Rate Mortgage (ARM)



### Limited-time opportunity on personalized homes

We want to help make your dream of owning a reality by providing a special low rate for new homebuyers. This limited-time opportunity can make all the difference for your purchase. Finance your new KB home in the Lakeland area through KBHS Home Loans® and lock in a rate of 5.750% (6.796% APR) on select homes that close by November 3, 2024.

Visit any Lakeland-area community today to speak with a KBHS Home Loans mortgage officer. Get more information at [kbshomeloans.com](https://kbshomeloans.com).



New homes in the Lakeland area  
From the high \$200s

Scan the QR code to find a community near you.

888-KB-HOMES | [kbhome.com](https://kbhome.com)

**Broker Cooperation Welcome.** ©2024 KB Home (KBH). Plans, pricing, financing, terms, availability and specifications subject to change/prior sale without notice and may vary by neighborhood, lot location and home series. Buyer responsible for all taxes, insurance and other fees. Photo may depict upgraded landscaping/options and may not represent lowest-priced homes. Photo does not depict racial preference. KB Home reserves the right to extend, modify or discontinue any offers at any time without prior notice. Restrictions and limitations may apply. See sales counselor for details. CRC1331406 ORL-862954

\*FHA 5/1 ARM interest rate and monthly principal and interest (P&I) payment subject to increase after initial 5-year period. Monthly payments 1-60: \$2,387 with a rate of 5.750%, 6.796% APR. Monthly payments 61-360: \$2,757 with a rate of 7.130%, 8.181% APR. First rate adjustment cap: 1%; subsequent 12-month caps: 1%; lifetime adjustment cap: 5%. Interest rate and payments after initial period are based on a margin of 2.00% and a current CMT Rate of 5.13%. Sample payments based on purchase price of \$416,600 with a 3.5% down payment and 30-year term. Advertised rates and APR effective as of 5/9/24 and are subject to change. Above scenario assumes a first lien position, 720 FICO score, 180-day rate lock on a primary residence and are subject to change without notice. Subject to underwriting guidelines and applicant's credit profile. Sample payment does not include taxes, insurance and assessments. Not all applicants will be approved. This offer is subject to underwriting guidelines, which are subject to change without notice and limit third-party contributions, is available only for owner-occupied homes and may be discontinued at any time without notice. Rate buydown contribution offer valid only on advertised properties at Deer Run Estates, Gardens at Waterstone II, Gardens at Waterstone III, Hancock Crossing, Hickory Ranch, Lake Lucerne, Ross Creek, The Sanctuary I, The Sanctuary II, Toscana Village at Verona and Wilder Pines (and is not available at all communities) for which buyer (a) signs a purchase agreement between 5/7/24 and 6/7/24, (b) finances with KBHS Home Loans, LLC ("KBHS") and qualifies for the eligible loan program, which is limited to conventional conforming loan balances, (c) enters into an interest rate lock agreement with KBHS no later than ten (10) days after the date of the purchase agreement, for a period that will extend past the closing date for the home (which closing date shall be no later than 11/3/24), and provided that the interest rate is still available at the time of the rate lock agreement, (d) confirms in writing to KB Home and KBHS that the home will be owner-occupied, and (e) closes escrow per the terms of contract no later than 11/3/24, with KBHS as the lender. KB Home reserves the right to discontinue this promotion at any time without notice. Talk to your KB Home representative for more details. Buyer may finance with any other lender but will not be eligible for this offer. 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 Lender. Contact KBHS Home Loans for more information and up to date rates. For more information about Adjustable Rate Mortgages, visit [https://files.consumerfinance.gov/f/201401\\_cfpb\\_booklet\\_charm.pdf](https://files.consumerfinance.gov/f/201401_cfpb_booklet_charm.pdf).

KBHS Home Loans, LLC NMLS 1542802 ([www.nmlsconsumeraccess.org](https://www.nmlsconsumeraccess.org)) Headquarters: 300 East Royal Lane, Suite 250, Irving, TX 75039. 855-378-6625. Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply. Equal Housing Lender. KB Home and KBHS Home Loans, LLC share common ownership and because of this relationship may receive a financial or other benefit. You are not required to use both KB Home and KBHS Home Loans, LLC as a condition of settlement on your loan or for purchase or sale of any real estate.



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