



MORE *Yes.* LESS STRESS.



30-YEAR 5/1 ARM LOAN

PLUS up to \$3,000 toward closing costs!

available on select homes through affiliate lender, Inspire Home Loans®

Offer Terms by Loan Type

FHA*
YEARS 1 - 5
3.75%
(4.608% APR)

*Adjustable-Rate Mortgage for years 6 - 30,
see details on reverse*

VA**
YEARS 1 - 5
3.75%
(4.173% APR)

*Adjustable-Rate Mortgage for years 6 - 30,
see details on reverse*

OR

30-YEAR 7/6 ARM LOAN

available on select homes through affiliate lender, Inspire Home Loans®

Offer Terms by Loan Type

CONVENTIONAL***
YEARS 1 - 7
3.875%
(6.433% APR)

*Adjustable-Rate Mortgage for years 8 - 30,
see details on reverse*

See reverse for details.

CenturyCommunities.com/Austin | 512.271.3831



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Rates are available only on the purchase of select Century Communities or Century Complete homes that contract on or before 2/13/2026 and close on or before 2/27/2026. Availability of rate specials are limited and subject to change at any time without notice. This offer may change upon exhaustion of funds. Rate special is based on a Seller contribution towards discount points and is available through our affiliated lender, Inspire Home Loans, and is subject to limits. ^Receipt of up to \$3,000 towards closing costs is contingent upon buyer closing a loan with our affiliated lender, Inspire Home Loans, and is subject to limits. Any incentive to use Inspire Home Loans may not exceed 3% of the sales price. The offer to pay closing costs does not include payment of prepaid taxes, property or mortgage insurance, or mortgage installments. Pre-Payment of HOA assessments are typically subject to lender limits. The combined value of seller incentives, credits and other seller contributions may exceed lender limits established for the loan program for which buyer qualifies. Homebuyer should ask his or her lender about the impact of such limits. Prices, plans, and terms are effective on the date of publication and subject to change without notice. *FHA Financing example is based on a sales price of \$390,000 with a 3.5% down payment and a minimum credit score of 620. Mortgage is an FHA 5/1 ARM 30-year loan in the amount of \$382,936 (including financed up front mortgage insurance premium) with an interest rate of 3.75% (4.608% APR) and monthly payments of \$2,978 for the first 60 months of the loan. For months 61-360, interest rate will adjust annually based on current index, margin and rate and payment caps. Monthly principal and interest payments may increase at each annual adjustment. Rate adjustments may not exceed 1.00% annually to a maximum of 5.00% above the Note rate or 8.75%. Monthly payment may rise to a maximum of \$3,972. **VA Financing example is based on a sales price of \$390,000 with a 0% down payment and a minimum credit score of 620. Mortgage is an FHA 5/1 ARM 30-year loan in the amount of \$402,870 (including financed up front mortgage insurance premium) with an interest rate of 3.75% (4.173% APR) and monthly payments of \$2,899 for the first 60 months of the loan. For months 61-360, interest rate will adjust annually based on current index, margin and rate and payment caps. Monthly principal and interest payments may increase at each annual adjustment. Rate adjustments may not exceed 1.00% annually to a maximum of 5.00% above the Note rate or 8.75%. Monthly payment may rise to a maximum of \$3,946. VA loans are available to eligible veterans and certain other service members. To check eligibility requirements see: www.va.gov/housing-assistance/home-loans/eligibility/. Additional loan qualification requirements may apply as established by the Dept. of Veterans Affairs. ***Financing example is based on a sales price of \$390,000 with a 10% down payment and a minimum credit score of 740. Mortgage is a Conventional 7/6 ARM 30-year loan in the amount of \$351,000 (including financed up front mortgage insurance premium) with an interest rate of 3.875% (6.433% APR) and monthly payments of \$2,771.78 for the first 84 months of the loan. For months 85-360, interest rate will adjust every 6 months based on current index, margin and rate and payment caps. The first rate adjustment may not exceed 5% above the note rate or 8.875%, thereafter monthly principal and interest payments may increase at each biannual adjustment by up to 1% to a maximum of 5.00% above the Note rate or 8.875%. Monthly payment may rise to a maximum of \$3,684.20. Monthly principal and interest, taxes, mortgage insurance and hazard insurance are included in the above payments. HOA assessments are additional and are not included in the above payment. Interest rates, payments, terms and availability of this loan program, and the sales price, are examples only and are subject to change without notice. Interest rates may not be available at time of loan commitment or closing. Loans are subject to credit approval. Homebuyer should ask his or her lender about the impact of such limits. Restrictions and conditions may apply. Loan program is available through Inspire Home Loans® Inc. NMLS# 1564276, 4695 MacArthur Court, Suite 350, Newport Beach, CA 92660. www.inspirehomeloans.com. Licensed in AL, AZ, CO, FL, GA, IN, KY, LA, MI, NC, OH, SC, TN, TX, UT and by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act, Nevada Mortgage Company Licensee # 4845, 10655 Park Run Drive, Suite 140, Las Vegas, NV 89144. Telephone 702-605-1504; in Washington d/b/a Inspire Home Mortgage under WA license # CL-1564276. 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