



# 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**



## CenturyCommunities.com/Austin | 512.271.3831

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/](http://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. 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