



# Start saving day one with an amazingly low rate.

**3.49% STARTING RATE (6.282% APR)  
AVAILABLE FOR A LIMITED TIME!**

Get a below market starting interest rate and reduced monthly payments for the first year in your new Scott Felder home when financed by Southern Lending Services. This offer is available for purchase contracts signed 6/18/2024 or later, and must close by 8/15/2024. Talk to your sales consultant or loan originator for details.

For example, if you are buying a \$450,000 home with a 3.56% down payment, 680 FICO score on a 30-year FHA loan, with closing costs estimated to be \$9,866, the interest rate, APR, principal, interest, and monthly mortgage insurance payments will break out as follows:

1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> -30 <sup>th</sup> Year
3.49%   6.282% APR	4.49%   6.282% APR	5.49%   6.282% APR
PI&PMI – \$2,178.92	PI&PMI – \$2,433.73	PI&PMI – \$2,703.81

Special financing available for qualified Scott Felder Homes customers with purchase contracts signed 6/18/2024 or later, and must close by 8/15/2024. Financing must be obtained through Southern Lending Services. Above payment example includes principal, interest, and mortgage insurance. Does not include property taxes, hazard insurance, or HOA dues. The 2-1 buydown option is not available for all loan programs and all loan amounts. This offer is available for a limited time on select properties and can be discontinued at any time without prior notice. Available for qualified Scott Felder buyers. Rate and terms available as of 6/17/2024.

**DON'T WAIT FOR LOWER RATES.**

**BUY TODAY AND GET A FREE-FI REFI WHEN RATES DROP.**

Secure your dream home now with Southern Lending Services and enjoy the flexibility to refinance fee-free within 6-24 months. Don't let the possibility of lower future interest rates hold you back. Our FREE-FI offer means no lender fees when you refinance with Southern Lending, giving you the confidence to purchase your new Scott Felder home today without missing out on equity growth. With a competitive starting rate and the option to refinance without extra costs, we're here to support your homebuying journey from start to finish.



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**SCOTT FELDER  
HOMES**



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