

# HOLIDAY YEAR END sales event



**PACESETTER  
HOMES**

A QUALICO Company



Don't let the year end before taking advantage of these limited time savings on select homes in Walden Pond, Town Park, and Heartland contracted before 11/30.

UP TO  
**\$45,000**  
IN ALREADY REDUCED PRICING



**CLOSING COSTS  
PAID**

UP TO  
**6 MONTHS**  
OF NO PAYMENTS \*\*

\*Scenario as of: 10/14/2025. Loan Program: FHA. Term: 30 years. Sales Price: \$500,000. Loan Amount: \$490,943. FICO: 680. Rate: 4.75%. APR: 5.552%. Monthly principal and interest payments: \$2560.99 (2/1 buy down 1<sup>st</sup> year \$2000.06/ 2<sup>nd</sup> year \$2264.99) Monthly payment estimates do not include taxes, insurance, or assessments. All Financing and rate incentives are only valid for customers using Pacesetter Home's preferred mortgage lender Service First Mortgage, NMLS#166487. Homes must contract by 11/30/2025. Offer excludes Bond/Down Payment Assistance loans. Offer subject to credit approval, not all borrowers will qualify. Additional Closing Cost amounts, if any, are dependent on the structure of the loan buyer chooses. Lender will pay the title insurance. This offer is subject to change or to be discontinued at any time without prior notice. \*Total Seller Concessions not to exceed 6% of the sales price. Please contact Pacesetter Homes for further details. Apply for this promotion or any other loan programs directly with Service First Mortgage, at [www.johnstonteam.com](http://www.johnstonteam.com).

\*\*Smart Start is a program offered by SFMC, LP (NMLS #166487). Available on select properties and limited to FHA and VA loan programs. Minimum credit score of 660 required. Borrower must meet all standard loan program eligibility and qualification requirements. Six Months of PITI are collected at closing, and the program requires a minimum seller credit equal to the interest portion of the first six months' payments. Seller credits can also be used for prepaids, escrows, and closing costs, subject to Ginnie Mae Interested Party Contribution limits. Six months of no payments can result in your first mortgage payment becoming due up to 8 months after closing. Consult the loan officer for details. Interest accrues from the date of closing and will be added to the loan balance, which may increase the total amount of interest paid over the life of the loan. Deferred payments are not waived or forgiven. Program is available only on qualifying loan programs and subject to credit approval, verification of income, and other underwriting requirements. Offer not available in all states and may be subject to restrictions. Terms, conditions, and program availability are subject to change without notice. Nothing herein constitutes legal, tax, investment, or financial advice. Consult your Loan Officer for full program details and qualification requirements.

