



From ready-now homes  
to standout savings,  
we make saying **YES** to  
your next home easy.

We'll help you say **"YES"** with a  
**30-YEAR 5/1 ARM LOAN**

**Offer Terms by Loan Type**

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

FHA*	3.75%
	(4.608% APR)

VA**	3.75%
	(4.173% APR)

Receive up to  
**\$10,000**  
**Towards Closing Costs\*\*\***

When financing with affiliate lender,  
*Inspire Home Loans®*

**CenturyCommunities.com/Houston**

Available only on the purchase of a home in the Houston area for contracts signed on or between 1/5/2026 - 1/31/2026 and that 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. Any incentive to use Inspire Home Loans may not exceed 3% of the sales price. 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/](http://www.va.gov/housing-assistance/home-loans/) eligibility/. Additional loan qualification requirements may apply as established by the Dept. of Veterans Affairs. \*\*\*Receipt of up to \$10,000 towards closing costs is contingent upon buyer closing a loan with our affiliated lender, Inspire Home Loans, and is subject to limits. 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. 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. Restrictions and conditions may apply. Loan program is available through Inspire Home Loans® | NMLS # 1564276, [www.inspirehomeloans.com](http://www.inspirehomeloans.com), click here for State Licensing Disclosures with additional information found at NMLS Consumer Access: [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). ©12/2025 Century Communities, Inc.

