DAVIDSON HOMES

The DAVIDSON DIFFERENCE

BUILT FOR WHAT'S NEXT

Your First Home. Your Rules. Your Way.

LIMITED TIME ONLY!

OPTION 1

2.99%

STARTING RATE WITH 2-1 BUYDOWN

+

UP TO **$10K** TOWARD CLOSING COSTS

YEAR 1: **2.99%** | YEAR 2: **3.99%**

YEAR 3-30: **4.99% FIXED**

+

MOVE-IN READY PACKAGE

Includes Washer, Dryer, Refrigerator & Blinds

Start With A Reduced Rate Designed To Keep Early Payments Lower.

OPTION 2

4.99%

FIXED RATE (5.927%APR)

+

UP TO **$15K** TOWARD CLOSING COSTS

+

MOVE-IN READY PACKAGE

Includes Washer, Dryer, Refrigerator & Blinds

Perfect For Buyers Who Want A Steady Payment And Extra Savings At Closing.

*For example, on an FHA 30-year 2-1 buydown loan, with a sales price of $350,000, a loan amount of $343,660 including upfront mortgage insurance, a 3.5% down payment, a 680 FICO score, with a note rate of 4.99% (5.927% APR), the monthly principal and interest (P&I) payments are as follows: year 1 monthly P&I payments of $1,447.03 at 2.99%, year 2 monthly P&I payments of $1,638.70 at 3.99%, and year 3-30 monthly P&I payments of $1,842.74 at 4.99% for the life of the loan. Example payments do not include taxes, homeowner insurance, monthly mortgage insurance of $153.76, or HOA fees. Interest rates are subject to agency loan level pricing adjustments for FICO and loan to value. Davidson Homes locked in through Davidson Homes Mortgage, a fixed interest rate for a pool of funds made available to homebuyers on certain properties for a limited time. Rates are available until the pool of funds is depleted or promotion expires. The interest rate offered applies only to qualified Davidson Homes homebuyers financed by Davidson Homes Mortgage for a borrower's principal residence. Not all borrowers will qualify. An escrow account will be created for the seller to deposit money in to "buydown" the difference in the subsidized monthly payment amount and the note rate. Available for homes with purchase contracts signed by 7/31/2026, and close in 30 days. This offer is available for a limited time on select properties and can be discontinued at any time without prior notice. Example terms available as of 6/10/2026. ©2026 Heritage Mortgage, LLC dba Davidson Homes Mortgage, 9668 Madison Blvd, Suite 203, Madison, AL 35758. NMLS# 1773914. www.DavidsonHomesMortgage.com. info@DavidsonHomesMortgage.com. Equal Housing Opportunity. For example, on an FHA 30-year fixed rate loan, with a sales price of $350,000, a loan amount of $343,660 including upfront mortgage insurance, a 3.5% down payment, a 680 FICO score, with a note rate of 4.99% (5.927% APR), there would be 360 monthly principal and interest (P&I) payments of $1,842.74. Example payments do not include taxes, homeowner insurance, monthly mortgage insurance of $153.76, or HOA fees. Interest rates are subject to agency loan level pricing adjustments for FICO and loan to value. Davidson Homes locked in through Davidson Homes Mortgage, a fixed interest rate for a pool of funds made available to homebuyers on certain properties for a limited time. Rates are available until the pool of funds is depleted or promotion expires. The interest rate offered applies only to qualified Davidson Homes homebuyers financed by Davidson Homes Mortgage for a borrower's principal residence. Not all borrowers will qualify. Available for homes with purchase contracts signed by 7/31/2026, and close in 30 days. This offer is available for a limited time on select properties and can be discontinued at any time without prior notice. Flex cash to be used towards closing costs or additional rate buydown only. Example terms available as of 6/10/2026. ©2026 Heritage Mortgage, LLC dba Davidson Homes Mortgage, 9668 Madison Blvd, Suite 203, Madison, AL 35758. NMLS# 1773914. www.DavidsonHomesMortgage.com. info@DavidsonHomesMortgage.com. Equal Housing Opportunity.

Call **(713) 903-8130** or visit **DavidsonHomes.com** to get started today.

EQUAL HOUSING OPPORTUNITY