



Rates Are Falling!

FREE

Whole Home Generator

4.125%

1/0 Buydown 10 Year Fixed Rate Conventional
**5.91% APR*

Year 1
4.125%
Years 2-10
5.125%
Years 11-30
Market Rate

4.5%

30 Year Fixed Rate FHA
**6.427% APR*

3.25%

2/1 Buydown FHA
**6.037% APR*

Year 1
3.25%
Year 2
4.25%
Years 3-30
5.25%

*All incentives listed above available on any Home Creations' home that can close by 11/30/2024. All promotional interest rates based on using CMG Home Loans, our preferred lending partner. All rates and APR examples are based on available data as of 10/1/2024 and are based on \$325,000 loan with 3.5% Down FHA (5% for Conventional), and 720 credit score. Not all buyers will qualify. All mortgage terms and conditions are subject to credit approval. This is not a commitment to lend. Rates may change or not be available at time of lending commitment, lock in, or closing. All incentive offers supercede preferred lender and seller credit per page 9 of real estate purchase contract. Home Creations reserves the right to cancel this promotion at anytime. Not valid on contract rewrites, transfers or on previously signed contracts. Generator incentive includes a fully-installed, whole home natural gas generator from Generator Supercenter (General Model #7210, or equivalent). Generator disconnect to be installed prior to close. All Home generators to be installed within 45 days of closing. Home creations does not warrant generator, a separate 10 year warranty with Generator Supercenter included with purchase. Terms and conditions for generator incentive subject to change. Financing incentives calculated using a total of 4 discount points. Please see a Home Creations' sales consultant for more information.