



LIMITED TIME ONLY!

RATES AS LOW AS

1.99%*

(5.796% APR)

+

\$5,000

TO USE AS YOU CHOOSE

For A Limited Time, You Can Take Advantage Of A 3-2-1 Buydown Designed To Ease You Into Homeownership With Lower Payments Upfront, So Your Home Fits Your Life From Day One.

<u>YEAR 1</u>	<u>YEAR 2</u>	<u>YEAR 3</u>	<u>YEAR 4-30</u>
1.99%	2.99%	3.99%	4.99%

Available On Select Inventory Homes With Purchase Contracts Signed By June 30, 2026 And Closing By July 30, 2026. Not To Be Combined With Any Other Offers. Promotion Subject To Change Or Cancellation At Any Time. See Fine Print For Details And Disclosures.

For example, on an FHA 30-year 3-2-1 buydown loan, with a sales price of \$300,000, a loan amount of \$294,566 including upfront mortgage insurance, a 3.5% down payment, a 680 FICO score, with a note rate of 4.99% (5.796% APR), the monthly principal and interest (P&I) payments are as follows. Year 1 monthly P&I payments of \$1,087 at 1.99%, Year 2 monthly P&I payments of \$1,240 at 2.99%, Year 3 monthly P&I payments of \$1,404 at 3.99%, and year 4-30 monthly P&I payments of \$1,579 at 4.99% for the life of the loan. Example payments do not include taxes, homeowner insurance, monthly mortgage insurance, or HOA fees. 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 6/30/2026, and close by 7/30/2026. 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 6/5/2026. Interest rates are subject to loan level pricing adjustments set by FHA. ©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 (469) 966-5416 or visit DavidsonHomes.com to get started today.

