

YEAR ONE of your mortgage

4.25% FIXED RATE\*

(6.065% ANNUAL PERCENTAGE RATE)

For the remainder of your mortgage

5.25% FIXED RATE (6.065% ANNUAL PERCENTAGE RATE)

At Highland Homes, we know it's not your dream home if you can't afford the payments. That's why, right now, we're offering a locked-in low interest rate when you build a beautiful, quality home with us.

Offer available when you finance with Highland HomeLoans for the purchase of qualifying homes. Must contract between Jan 29 - Feb 28, 2025. Must close by July 25, 2025.

\*Offer is available while supply lasts, as funds are limited. Offer available on select Highland Homes build-to-suit properties for communities in Austin, DFW, Houston, and San Antonio; properties determined at Highland's discretion. Offer is available for eligible homes put under contract on or after 01/29/25 and on or before 02/28/25, and which are closed on or before 07/25/25. Mortgage rate for the example loan possessing the terms detailed below will be 4.25% for the first year with a monthly payment of \$2,982.11 which will continue for the life of the loan thereafter. Offer only available for FHA or VA 30-year fixed loan types. Certain loan programs do not allow buydowns, additional restrictions may apply. Loan scenario is based upon a 30-year fixed rate FHA purchase money loan for a single-family (1 unit) residence, owner occupied, 680 FICO score, 3.5% down payment, which on a \$540,038 loan would result in an annual percentage rate (APR) of 6.065%. Payment shown is principal and interest only, and does not include amounts for taxes and insurance premiums (if applicable), actual payment obligation will be greater. Parameters differing from the above may result in a different rate/APR. Rate pulled 12/23/24, rates subject to change. Rate offer, price, square footage, and availability are subject to change or cancellation without prior notice. Must apply for a loan with Highland HomeLoans (HHL) within 5 days of entering your contract and must finance through HHL. Buyer is entitled to finance through other lenders, but shall not be eligible for this promotion. This is not a commitment to lend, availability subject to change without notice or prior obligation. Cannot be combined with any other offer. Exclusions may apply. Highland Homes reserves the right to change or cancel this promotion at any time. All rights reserved.

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