Come Home to a Lower First-Year Rate

HIGHLAND HOMES

HIGHLAND HOMELOANS



INTEREST RATE YEAR ONE

4.99%* (6.032%)

annual percentage rate*

Offer available when you finance with Highland HomeLoans for the purchase of select inventory homes.

Must contract between October 7 and November 6, 2026. Must close by December 4, 2026.

INTEREST RATE YEARS 2-30

5.99%* (6.032%)

annual percentage rate*

Now is your chance to own an award-winning home with a lower monthly mortgage payment with Highland's higher standard of quality, beauty, & trust.

*Offer is available while supply lasts, as funds are limited. Offer available on select Highland Homes properties for communities in Dallas-Ft Worth, Houston, Austin, and San Antonio, Texas; properties determined at Highland's discretion. Offer is available for eligible homes put under contract on or after 10/07/26 and on or before 11/06/26, and which are closed on or before 12/04/26. Offer available for a home loan valued at no greater than $806,500. Mortgage rate for the example loan possessing the terms detailed below will be 4.99% for the first year with a monthly payment of $3,572.24 and 5.99% for the second year with a monthly payment of $3,989.92 which will continue for the life of the loan thereafter. Offer only available for Conventional 30-year fixed loan types. Additional restrictions may apply. Availability subject to investor guidelines. Loan scenario is based upon a 30-year fixed rate conventional purchase money loan for a single-family (1 unit) residence, owner occupied, 740+ FICO score, 20% down payment, which on a $666,200 loan would result in an annual percentage rate (APR) of 6.032%. 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. Credit score and down payment percentages referenced in the example reflect the minimum set criteria to obtain advertised interest rate; not meeting these minimums may result in less favorable loan terms; exceeding them will not result in more favorable loan terms. Rate pulled 10/7/26, 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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EQUAL HOUSING LENDER