CHESMAR HOMES

GOBBLE UP THE SAVINGS!





NO PREPAYMENT PENALTY* | REFINANCE OR PAY OFF EARLY

START LOW. STEP UP GRADUALLY.

CONTRACT BY NOV. 30, 2026
CLOSE BY DEC 31, 2026

30-YEAR 5/1 FHA & VA ARM

MONTHS 1-64	MONTHS 65-76	MONTHS 77-88	MONTHS 89-101	MONTHS 102-113	MONTHS 114-360
FHA/VA	FHA/VA	FHA/VA	FHA/VA	FHA/VA	FHA/VA
4.25%	5.25%	6.25%	7.25%	8.25%	9.25%

Initial rate of 4.25% last more than 5 years - through month 64.
Actual adjustments use the index plus margin and may be lower.

MAXIMUM 1% PER ANNUAL ADJUSTMENT

30-YEAR 7/6 CONVENTIONAL ARM

MONTHS 1-84
4.99%

7 YEARS
at the low intro rate

6 MONTH
adjustments after 7 years, capped at 9.999%

PAY OFF EARLY
no penalty*

PREFER A FIXED RATE?

YOU HAVE OPTIONS.
30-year fixed-rate financing

CONTRACT BY NOV. 30TH
CLOSE BY DEC. 31. 2026

rates as low as

CONVENTIONAL	5.375% (ONLY ON SELECT HOMES)	5.999%
FHA / VA	4.999% (ONLY ON SELECT HOMES)	5.500%

LET'S FIND YOUR RIGHT-FIT INTEREST RATE

832-255-6673

CHESMAR.COM

IMPORTANT FINANCING INFORMATION

*Confirm the absence of a prepayment penalty with a HomeAmerican Mortgage Corporation loan officer and the buyer's final loan documents. Promotional summary only. Promotions are valid for buyers who sign purchase agreements on select Chesmar Homes between July 1 and October 31, 2026, inclusive, and close by the applicable date shown, with financing from HomeAmerican Mortgage Corporation. Funds are limited and first-come, first-served. Rates are not guaranteed and may change without notice. Offers are subject to program requirements, availability, full documentation, credit approval and limitations; not valid on loans already locked. Fixed-rate examples use a $555,000 sales price. Conventional examples assume 10% down, maximum 90% LTV, 43% DTI and minimum 780 FICO. FHA examples assume 3.5% down, maximum 96.5% LTV, 43% DTI and minimum 680 FICO. VA examples assume 0% down (veterans without full entitlement may need a down payment), maximum 100% LTV, applicable DTI limits and minimum 680 FICO. Maximum loan amount generally $832,750, subject to limits. Taxes, hazard insurance and mortgage insurance, when applicable, are excluded; actual payment will be higher. ARM rates shown are maximum scheduled rates; actual adjustments are based on the index plus margin and may vary. After month 64, principal and interest payments adjust every 12 months based on the 1-year CMT index plus a 2% margin. Maximum first and subsequent annual increase is 1%; maximum lifetime increase is 5%; maximum FHA/VA rate is 8.750% and maximum Conventional rate is 8.990%. APR may change after closing. Owner occupancy and other restrictions apply. Closing dates are subject to change and cannot be guaranteed. See the applicable official flyer and a HomeAmerican loan officer for complete terms and payment examples. HomeAmerican Mortgage Corporation, NMLS #130676; 866.400.7126; 4350 S. Monaco St., Suite 100, Denver, CO 80237. NMLS Consumer Access: nmlsconsumeraccess.org. Chesmar Homes and HMC are affiliated companies owned directly or indirectly by Sekisui House U.S., Inc.; use of either is not required to use the other. ©2026 Chesmar Homes, LLC.

CHESMAR HOMES

YOUR COZY ERA STARTS HERE!



GIVE THANKS FOR A LOWER STARTING RATE.

CONTRACT BY NOV. 30 | CLOSE BY DEC. 31, 2026

1-0 BUYDOWN

FHA / VA	CONVENTIONAL
4.99% > 5.999%	5.375% > 6.375%

YEAR 1 PAYMENT RATE › YEARS 2-30 FIXED NOTE RATE

1-0 BUYDOWN

FHA / VA	CONVENTIONAL
4.500% > 5.500%	4.875% > 5.875%

YEAR 1 PAYMENT RATE › YEARS 2-30 FIXED NOTE RATE

2-1 BUYDOWN

FHA / VA	CONVENTIONAL
3.500% > 4.5000% > 5.500%	3.875% > 4.875% > 5.875%

YEAR 1 PAYMENT RATE › YEAR 2 PAYMENT RATE › YEARS 3-30 FIXED NOTE RATE

LET'S FIND YOUR RIGHT-FIT INTEREST RATE

832-255-6673

CHESMAR.COM

IMPORTANT FINANCING INFORMATION

*Confirm the absence of a prepayment penalty with a HomeAmerican Mortgage Corporation loan officer and the buyer's final loan documents. Promotional summary only. Promotions are valid for buyers who sign purchase agreements on select Chesmar Homes between July 1 and October 31, 2026, inclusive, and close by the applicable date shown, with financing from HomeAmerican Mortgage Corporation. Funds are limited and first-come, first-served. Rates are not guaranteed and may change without notice. Offers are subject to program requirements, availability, full documentation, credit approval and limitations; not valid on loans already locked. Fixed-rate examples use a $555,000 sales price. Conventional examples assume 10% down, maximum 90% LTV, 43% DTI and minimum 780 FICO. FHA examples assume 3.5% down, maximum 96.5% LTV, 43% DTI and minimum 680 FICO. VA examples assume 0% down (veterans without full entitlement may need a down payment), maximum 100% LTV, applicable DTI limits and minimum 680 FICO. Maximum loan amount generally $832,750, subject to limits. Taxes, hazard insurance and mortgage insurance, when applicable, are excluded; actual payment will be higher. ARM rates shown are maximum scheduled rates; actual adjustments are based on the index plus margin and may vary. After month 64, principal and interest payments adjust every 12 months based on the 1-year CMT index plus a 2% margin. Maximum first and subsequent annual increase is 1%; maximum lifetime increase is 5%; maximum FHA/VA rate is 8.750% and maximum Conventional rate is 8.990%. APR may change after closing. Owner occupancy and other restrictions apply. Closing dates are subject to change and cannot be guaranteed. See the applicable official flyer and a HomeAmerican loan officer for complete terms and payment examples. HomeAmerican Mortgage Corporation, NMLS #130676; 866.400.7126; 4350 S. Monaco St., Suite 100, Denver, CO 80237. NMLS Consumer Access: nmlsconsumeraccess.org. Chesmar Homes and HMC are affiliated companies owned directly or indirectly by Sekisui House U.S., Inc.; use of either is not required to use the other. ©2026 Chesmar Homes, LLC.