Your journey to homeownership just got more affordable.

CHESMAR®

Discover exceptional savings on new homes!

Make payments based on a below-market rate on select new homes across Texas. With a 1-0 temporary rate buydown, you'll make payments based on an interest rate that's 1% less than your note rate for year one, giving you breathing room right when you need it most.*

PAYMENTS IN YEAR 1	PAYMENTS IN YEARS 2-30	LOAN TYPE
Market Rate – 1% Reduced year 1	**Market Rate** Reduced year 1	**30-year Fixed Rate** Reduced year 1

How does a 1-0 buydown work?

Year 1:

You'll make payments based on an interest rate that's 1% below the market rate. Lower payment, more flexibility.

Years 2 – 30:

Your payment adjusts to the locked market rate for the life of the loan. The difference is lender-funded, meaning HomeAmerican Mortgage Corporation covers the cost, not you.

Offers valid with financing provided by:

HOMEAMERICAN MORTGAGE CORPORATION®

Talk to a loan officer today!

833.371.0976 | HomeAmericanMortgage.com

DISCLAIMER: *1-0 buydown promotion is valid when financing is provided by HomeAmerican Mortgage Corporation (see licensing information below). This offer can be used with other national or community level incentives, but the total promotion amounts provided for using HomeAmerican Mortgage Corporation (including this lender-paid buydown) cannot exceed loan program requirements and limitations, including applicable lender and seller contribution limits. Interest rates are not guaranteed and are subject to change without notice. This offer is for a 30-year, fixed-rate conventional or FHA loan with a lender-paid 1-0 temporary interest rate buydown, and an interest rate equal to the market rate on the day the loan is locked. For the first 12 months, monthly principal and interest payments will be based on a rate of one percent less than the note rate. For months 13 – 360, monthly principal and interest payments will be based off the note rate. The note rate is the rate that the loan was locked at and is the rate that appears on the promissory note. Subject to credit approval and loan program requirements and limitations. Not valid on loans already locked with HomeAmerican Mortgage Corporation.

HomeAmerican Mortgage Corporation is a residential mortgage loan company. HomeAmerican Mortgage Corporation /NMLS Unique Identifier #130676; NMLS Consumer Access Website: http://www.nmlsconsumeraccess.org/, 866.400.7126. HomeAmerican Mortgage Corporation's principal offices are located at 4350 S. Monaco Street, Suite 100, Denver, CO 80237.

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EQUAL HOUSING OPPORTUNITY