CHESMAR HOMES

FALL INTO A GREAT RATE

NO PREPAYMENT PENALTY* | REFINANCE OR PAY OFF EARLY

START LOW. STEP UP GRADUALLY.

30-YEAR 5/1 FHA, VA OR CONVENTIONAL ARM

MONTHS 1-64	MONTHS 65-76	MONTHS 77-88	MONTHS 89-101	MONTHS 102-113	MONTS 114-360
FHA/VA 3.750%	FHA/VA 4.750%	FHA/VA 5.750%	FHA/VA 6.750%	FHA/VA 7.750%	FHA/VA 8.750%
CONV 3.990%	CONV 4.990%	CONV 5.990%	CONV 6.990%	CONV 7.990%	CONV 8.990%

Initial rates of 3.750% or 3.990% last more than five years - through month 64.

Actual adjustments use the index plus margin and may be lower.

FHA 5.756% APR • VA 5.346% APR • CONV 5.317% APR

MAXIMUM 1% PER ANNUAL ADJUSTMENT

64 MONTHS	1% MAX	PAY OFF EARLY
at the low intro rate	annual adjustment	no penalty*

PREFER A FIXED RATE? YOU HAVE OPTIONS.

30-year fixed-rate financing

CLOSE BY OCT. 30, 2026

rates as low as

CONVENTIONAL	4.875% | 5.375% | 5.999%
FHA / VA	4.500% | 4.999% | 5.500%

FHA 5.233%/5.737%/6.244% • VA 4.779%/5.287%/5.796% APR

CLOSE BY DEC. 31, 2026

more time to close

CONVENTIONAL	5.375%
FHA / VA	4.999%

FHA 5.737%•VA5.287%APR

LET'S FIND YOUR RIGHT-FIT INTEREST RATE 713.449.3581 • CHESMAR.COM

IMPORTANT FINANCING INFORMATION

CONTRACT BY SEPTEMBER 30, 2026

*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 August 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.