

RATES AS LOW AS
3.750% (5.756% APR)
 WITH 30-YEAR, ADJUSTABLE-RATE FHA FINANCING!*

MONTHS 1-64	3.750% (5.756% APR)	MONTHS 89-101	6.750% (5.756% APR)
MONTHS 65-76	4.750% (5.756% APR)	MONTHS 102-113	7.750% (5.756% APR)
MONTHS 77-88	5.750% (5.756% APR)	MONTHS 114-360	8.750% (5.756% APR)

These interest rates are the maximum allowed and may vary. The actual rate will be based on the index plus margin in effect when the interest rate changes.

OFFER DETAILS:

- Contract by 8/05/26
- Homes must close by 9/30/26**

ACT NOW!

Funds are limited and are available on a first-come, first-served basis. Call a loan officer at 833.371.0976 to get started. Learn more at chesmar.com

With financing provided by:



*Loan promotions are valid for buyers who sign purchase agreements on select homes with Chesmar Homes between July 01, 2026, and August 05, 2026, inclusive, and close on or before September 30, 2026, when financing is provided by HomeAmerican Mortgage Corporation (see licensing information below). Funds are limited and are available on a first-come, first-served basis. This offer can be used with other national or community-level incentives, but the total promotion amounts provided for using HomeAmerican Mortgage Corporation are subject to legal and loan program requirements and limitations. Example is based on a sales price of \$555,000 and a 30-year, 5/1 adjustable-rate FHA mortgage with an initial interest rate of 3.750% (monthly payments 1-64) (5.756% APR). Subsequent rate changes in months 65-360 are based on the fully indexed rate which is 6.000% as of July 01, 2026. APR is subject to increase or decrease after closing. Interest rates after the initial period are based on rates in effect as of July 01, 2026, and are subject to change. The total loan amount including the upfront mortgage insurance premium is \$544,947. 3.5% down payment required. Monthly principal and interest payments for the first five years = \$2,523.73. After the first five years, the principal and interest payments adjust every 12 months based on the 1-year Constant Maturity Treasury (CMT) Index plus a 2.0% margin. The initial interest rate is the rate that appears on the promissory note and is the rate on which the monthly payment is based for the first 64 months. The fully indexed rate is the total of the margin + the index value. This value changes with the market and is used to determine the payment rate on each change date. The payment rate is the interest rate on which the monthly payment is based. Maximum rate increase on first interest rate change date is 1%. Maximum rate increase on subsequent rate change dates is 1%. Maximum rate increase over 30 years is 5%. In this example the maximum interest rate is 8.750%. The maximum payment amount is \$3,994.23. Interest rates after the initial period are based on the index in effect as of July 01, 2026 (3.970%). Taxes, hazard insurance and monthly mortgage insurance premiums are not calculated in the above payment. Actual payment will be higher and may vary over the life of the loan. Financing is available to owner occupants only and is subject to availability, a debt-to-income ratio of 43% or less, a maximum 96.5% loan-to-value ratio, the lesser of the FHA county loan limits or a maximum loan amount of \$832,750, qualification using full documentation and a minimum FICO score of 680. In Maryland and New Mexico, adjustable-rate loans must qualify at the fully indexed rate. Interest rate is not guaranteed and is subject to change without notice. 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. Arizona Mortgage Banker license #0009265. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. In Nevada, all advertised loans are offered and funded by HomeAmerican Mortgage Corporation, which can be contacted at 770 E. Warm Springs Road, Suite 250B, Las Vegas, NV 89119, 702.638.4450, License #67. Oregon License# ML5694.

**Closing dates are subject to change and cannot be guaranteed. Homebuyers may be limited in the structural changes, options and upgrades which can be made to homes.



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