Save in September

HIGHLAND HOMES

HIGHLAND HOMELOANS

For a limited time, you get to choose from two powerful offers designed to save you thousands, receive:

UP TO **$50,000 FLEX CASH***

Buyers who contract on to be built homes that close by April 30, 2027 will receive up to $50,000 flex cash to be used towards design options or closing costs.

OR

SPECIAL LOW INTEREST RATES

RATE FOR YEARS 1 AND 2	RATE FOR YEARS 3-30
4.5% FHA/VA* (6.253% ANNUAL PERCENTAGE RATE)	5.5% FHA/VA* (6.253% ANNUAL PERCENTAGE RATE)

5.75% CONVENTIONAL* (5.963% ANNUAL PERCENTAGE RATE)

*Limited-time offer valid on original contracts for quick move-in and new build homes in the greater Austin area communities signed between 09/01/26 and 09/30/26. Buyers who contract on to be built homes that close by April 30, 2027 will be eligible to receive up to $50,000 flex cash to be used towards design options or closing costs. Savings will reflect on Closing Disclosure at closing. Homes that can close within 60 days qualify for the following limited time special interest rates on FHA/VA/Conventional loan types. FHA/VA Offer: Available only for FHA or VA 30-year fixed-rate loans. The 5.50% interest rate/6.253% Annual Percentage Rate example uses a 1-1 temporary buydown with an FHA 30-year fixed-rate mortgage. Scenario assumes a $567,510 loan amount, 3.5% down payment and credit score of 680+. Interest rate will be 4.50% for the first and second years, with a monthly payment of $2,875.49, and 5.50% beginning in the third year, with a monthly payment of $3,222.26 continuing for the remaining life of the loan. Conventional Offer: Available only for conventional 30-year fixed-rate loans. The 5.75% interest rate/5.963% APR example is based on a conventional 30 year fixed-rate mortgage. Scenario assumes a $495,000 loan amount, 10% down payment and 760+ credit score with a monthly payment of $2,888.69. Both scenarios above assume an owner-occupied, single-family (one-unit) residence. Highland Homes will contribute funds to reduce the interest rate and fund the temporary buydown, where applicable on the special interest rate options. Contributions are subject to interested-party contribution limits, and any costs exceeding those limits are the borrower's responsibility. Additional restrictions and investor guidelines may apply. Payments shown are principal and interest only and do not include amounts for taxes and insurance premiums (if applicable), the actual payment obligation will be greater. Rates pulled 08/06/26, subject to change. Buyer must apply for a loan with Highland HomeLoans (HHL) within five days of entering into the contract and finance through HHL to qualify. Buyers may finance through another lender but will not be eligible for this promotion. This is not a commitment to lend. Flex cash option cannot be combined with special interest rate options. Offer cannot be combined with any other offer, and exclusions may apply. Rates, prices, availability and promotional terms are subject to change or cancellation without prior notice or obligation by Highland Homes and Highland HomeLoans. All rights reserved.