



**PACESETTER
HOMES**

A QUALICO[®] Company

Home For the Holidays

FIND YOUR WAY HOME THIS HOLIDAY SEASON

Rates as Low as

2.99% OR

**6 Months
No Payments**

+

\$10,000 toward Closing Cost

*For a limited time, Pacesetter Homes is offering below-market interest rates valid on select new home contracts in eligible communities for eligible properties. This promotion is only eligible for homes that contract between December 1st - December 30th, 2025 and close by December 31st, 2025. Other terms and conditions apply; please see sales representative for details. Pacesetter Homes reserves the right to modify, cancel or substitute features of this promotion at any time without prior notice. Pacesetter Homes has locked in, through Service First Mortgage Company, fixed interest rates using a pool of funds. Assumed terms may not be available for all or any buyers, and loan products, financing programs, purchase prices, interest rates, fees, payments, and offers may vary, are subject to change or cancellation at any time without notice, and are subject to the specific underwriting guidelines of the lender from which you elect to obtain financing, credit approval, property appraisal, seller contribution limits and other conditions as applicable. Interest rates are only available through Service First Mortgage Company until funds are either depleted or rates expire. Interest rates and monthly payments may vary. This is not an offer for extension of credit or a commitment to lend. Service First Mortgage Corporation is not affiliated with the U.S. government, HUD, FHA, VA, or any other government agencies. NMLS# 166487 Scenario Generated: 01/31/2025 Loan Type: APR = 6.955% / Scenario = 350k purchase price with 3.50% down and a 680 credit score – FHA Loan

Based on closing and funding date, your first payment is typically due 30 to 60 days after closing this program differs that payment and additional Six months. For example, a September closing could result in a first regular Payment not being due until the following April. Program eligibility in term supply. Programs, rates, and conditions are subject to change without notice and may not be available in all states. This is not a commitment to lend; All loans are subject to credit approval and FHA, HUD, and investor guidelines. Available on FHA loans only borrow will not be required to make monthly mortgage payments for the first six months; however, interest will occur from the date of closing and will be added to the loan balance. Escrowed items such as property taxes and homeowners' insurance are still required during this. Program availability, terms, and conditions are subject to change without notice. Not all applicants will qualify. Subject to credit approval, underwriting guidelines, and FHA eligibility requirements, this is not a commitment to lend. Additionally, restrictions may apply contact your loan officer for full details.