FIRST TEXAS HOMES

Fall in Love with New Home Savings

Rates Starting From

2.99%*

FHA using 25k Your Way towards rate 3/2/1 Buydown

OR

Rates Starting From

3.49%*

Conventional using 25k Your Way towards rate 3/2/1 Buydown

OR

Up to $25K Your Way

Towards closing costs

Choose Your Perk:

- Epoxy flooring in the garage
- $5,000 shopping spree at NFM or our Design Studio
- $5,000 to be used towards closing costs
- Extended covered patio for ultimate entertaining*

Plus, enjoy all of the benefits to building with First Texas Homes:

- Faster-than-average build times
- Price lock & rate lock
- Personalize your floor plan and finishes
- Exclusive access to our in-house Design Center & experienced designers

Want To Learn More? Visit FTHRewards.com

First Texas Homes is an equal-opportunity home builder. Contact a First Texas Homes sales consultant to verify features, square footage, availability, and pricing.

FHA Rates starting from 2.99% w/ a 3-2-1 Buydown: *Mortgage Insurance (MI) required for any FHA loan. Not every payment example will include MI. The sample rate provided is for illustration purposes only and are not intended to provide mortgage or other financial advice specific to the circumstances of any individual and should not be relied upon in that regard. CrossCountry Mortgage, LLC cannot predict where rates will be in the future. The rate example does not include assessments or Loan Level Price Adjustments (LLPA's). Actual payment obligations may be greater and may vary. Mortgage Insurance Premium (MIP) is required for all FHA loans. Rate(s), APR(s) and payment info is valid as of 09/01/2025 and assumes a first lien position, (FHA - 680 FICO score, 30-day rate lock, 3.5% Down payment, 96.5% LTV, 360 Months or 30 Year Term). The 3-2-1 starts at 2.99% for Year 1, 3.99% for Year 2, 4.99% for Year 3 5.99%, for Year 4 through 30. All terms are subject to change without notice. Loans are subject to underwriting guidelines and the applicant's credit profiles, not all applicants will receive approval. Contact CrossCountry Mortgage, LLC for more information. Available FHA, VA Primary Residence loans only (excludes Jumbo, Brokered Loans & Non Owner Occupancy Investor Loan Programs).

Conventional Rates starting from 3.49% w/ a 3-2-1 Buydown: *The sample rate provided is for illustration purposes only and are not intended to provide mortgage or other financial advice specific to the circumstances of any individual and should not be relied upon in that regard. CrossCountry Mortgage, LLC cannot predict where rates will be in the future. The rate example does not include assessments or Loan Level Price Adjustments (LLPA's). Actual payment obligations may be greater and may vary. Private Mortgage Insurance (PMI) is required for all conventional loans where the LTV is greater than 80%. Rate(s), APR(s) and payment info is valid as of 09/01/2025 and assumes a first lien position, 780 FICO score, 30-day rate lock, 10% Minimum Down payment, 90% LTV, 360 Months or 30 Year Term. The 3-2-1 starts at 3.49% for Year 1, 4.49% for Year 2, 5.49% for Year 3, 6.49% for Year 4 through 30. All terms are subject to change without notice. Loans are subject to underwriting guidelines and the applicant's credit profiles, not all applicants will receive approval. Contact CrossCountry Mortgage, LLC for more information. Available for Conventional Primary Residence loans only (excludes Jumbo, Brokered Loans & Non Owner Occupancy Investor Loan Programs).

Up to $25,000 your way: Up to $25,000 closing cost incentive is available on to-be-built homes and inventory homes contracted on or after 09/01/2025 through 09/30/2025 and is not valid for homes already sold or currently under contract. The subject property must be the buyer's primary residence and excludes second homes, investment properties, or non-owner-occupied properties. Homebuyers must finance and fund with the CrossCountry Mortgage - Sawyer Team (Branch 3861 NMLS2394212) to be eligible for the closing cost incentive. Up to $25,000 closing cost incentive is not a discount toward the home purchase and cannot be used as a down payment. Closing cost incentives can be used towards a 2/1 Interest Rate Buydown or be applied towards acceptable closing costs such as loan origination fees, mortgage insurance, appraisals, owner and lender title policies, prepaid property taxes, prepaid homeowners insurance, prepaid interest, and prepaid HOA fees. Mortgage insurance buy-out is not available on FHA loans. Limited-time offers are subject to change or termination without notice; they cannot be combined with any other discount or offer. Note: Offer is available on move-in ready inventory homes and build jobs. Please contact a sales consultant for details.

Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org).

See https://crosscountrymortgage.com/licensing-and-disclosures/state-disclosures/ for a complete list of state licenses. Branch NMLS2394212