

# Make Homeownership Your New Year's Resolution

*Start the New Year at Home with 4.99% on beautifully crafted Shaddock move-in ready homes for a limited time.*

**4.99%**  
**Fixed Rate**

APR: 5.173%

**2026**

*\*After the 6th mortgage payment is made, Shaddock Homes Mortgage offers "No Lender Fee Refinance!"*

Shaddock Homes Mortgage: **Mike Wolfe** | Executive Vice President / Residential Mortgage Loan Officer | RML0 #135261 P (214) 704-0412

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▪ \*Shaddock Homes All rights reserved. Offer available for qualified buyers of select Shaddock Homes in participating communities. This advertisement is not a commitment to lend. All loans are subject to credit approval. Rates, terms, and availability of loan programs are subject to change without notice. Purchase agreement must be executed between 11/1/2025 and 1/31/2026, and the home must close by 3/15/2026. Interest rate can be locked 30 days prior to closing. Annual Percentage Rates (APRs) are based on 90% Conventional financing, 96.5% FHA financing or 100% VA financing with a sales price of 500,000 and a 760-credit score for conventional loans, and 680 credit score for FHA and VA loans. The buyer must use Shaddock Homes Mortgage to qualify for special interest rates, closing-cost assistance, and all other incentives. Not all borrowers will qualify for special interest rates. Qualifications will be determined at the time of application. Closing cost incentive amounts are subject to limitations established by FNMA, FHLMC, VA, or HUD. The preferred lender is not endorsed by any government agency. See Community Sales Manager for community-specific details. To qualify for Broker compensation, Broker/Agent must accompany the prospect, register on the first visit, or have called ahead to schedule an appointment. The Realtor's commission cannot be used to reduce the home's purchase price. Prices, promotions, incentives, floor plans, elevations, dimensions, specifications, materials, and availability of homes are subject to change without notice or obligation. Shaddock Homes reserves the right to modify/cancel the promotion at any time. Deposit restrictions, origination fee up to 1% based on credit score and closing guidelines apply. 12/22/25.

**NOW – JANUARY 31st!**



**SHADDOCK**  
HOMES

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HOMES MORTGAGE

