

Shaddock Homes Mortgage, LLC (NMLS #2571600) is a Texas Limited Liability Company and operates under a Shaddock Homes Mortgage Company License. This is not an offer for extension of credit or a commitment to lend. All loans must satisfy underwriting guidelines. Information and pricing are subject to change at any time and without notice. This is not an offer to enter into a rate lock agreement under any applicable law. Further, Shaddock Homes Mortgage, LLC represents itself and conducts business as a residential mortgage broker.

\*\*1% off Interest Rate Incentive provides a 1% discount off the current interest rate offered by Shaddock Homes Mortgage. on a standard 30-year fixed-rate conventional loan after all required adjustments for any

loan level, credit score, loan-to-value, or other factors (known as the "Adjusted Base Rate") calculated at the time the buyer initially locks their interest rate. Incentive is valid only on firm, non-contingent purchase agreements for owner-occupied, build-to-order single family homes accepted by Shaddock Homes between September 30 - November 30, 2025, when the buyer finances with Shaddock Homes Mortgage. To qualify, buyer must select a 30-year fixed-rate conventional loan with a down payment of 10% or more of the home's purchase price. Buyers will lock their rate between 60 and 15 days before closing. The 1% rate reduction is based on the seller paying the incentive in an amount equal to the discount points required to reduce the Adjusted Base Rate by 1%, calculated at the time that Buyer initially locks their interest rate. 9.16.25