



# Unwrap Big Savings This Season!

## 1% Interest Rate Reduction On A New To-Be-Built Shaddock Home

Lock your rate between 60 - 15 days before closing  
Lower monthly payments = More purchasing power  
Limited-time holiday incentive



**SHADDOCK**  
HOMES

**SHADDOCK**  
HOMES MORTGAGE



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

**P** Blake Hartsfield: (972) 483-2531 **E** [mike.wolfe@shaddockhomesmortgage.com](mailto:mike.wolfe@shaddockhomesmortgage.com) **A** 5800 W. Plano Pkwy, Ste. 220, Plano TX 75093 **NMLS** #2571600

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 November 30 - December 31, 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. 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. 12/1/25.

