

# This Valentine's, Build Something Beautiful



## 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

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\*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 - February 28, 2026, 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. 1/28/26.

