

# BACK TO SCHOOL SAVINGS

**3.375%**  
**WITH 2/1 BUY-DOWN**

**YEAR 1: 3.375%**

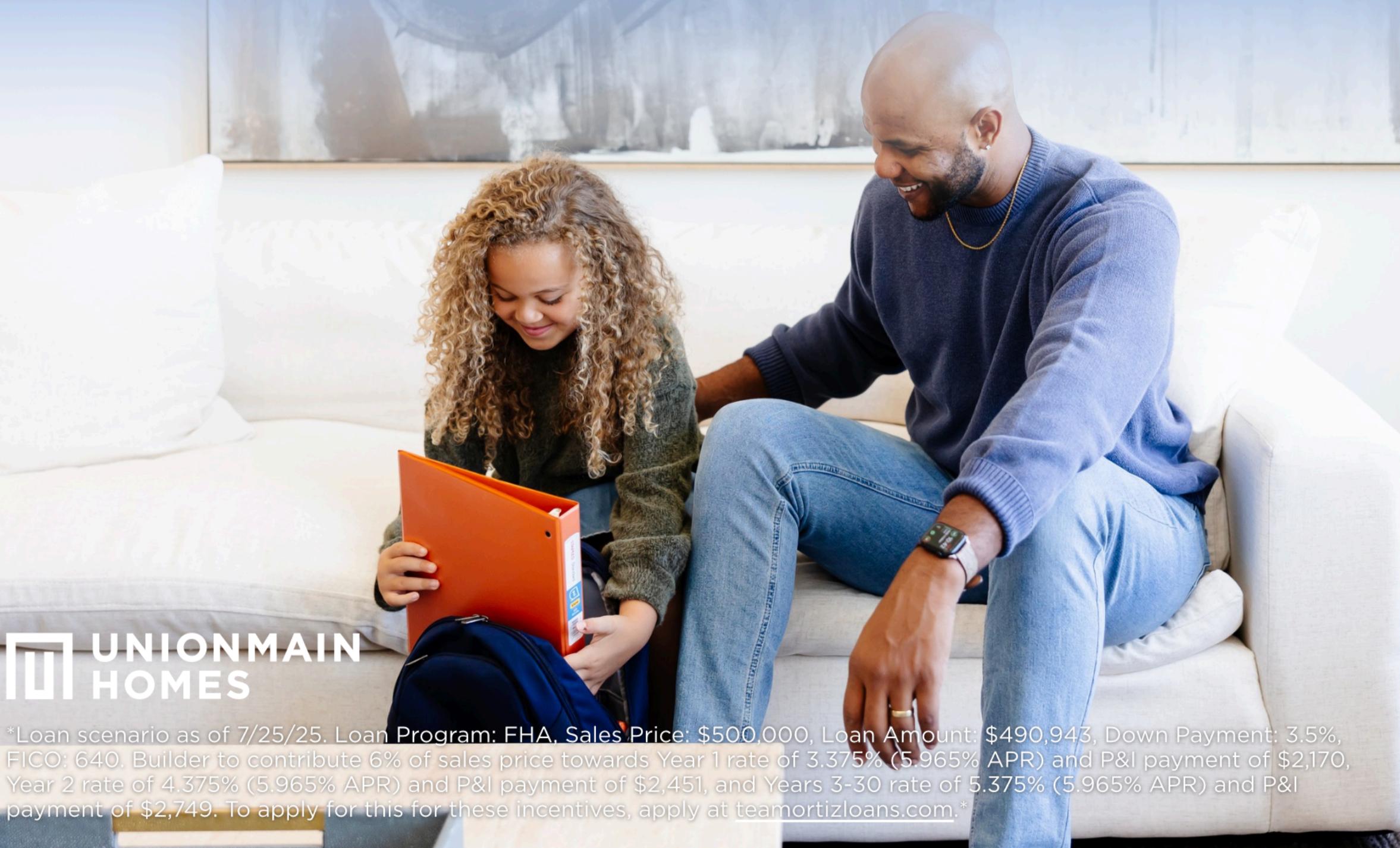
**YEAR 2: 4.375%**

**YEAR 3: 5.375%**

**OR**  
**4.99%**  
**FIXED RATE**

**MOVE IN BEFORE THE BELL RINGS!**

LIMITED OFFER VALID ON SELECT QUICK-MOVE-IN HOMES THRU AUGUST 31\*



**UNIONMAIN  
HOMES**

\*Loan scenario as of 7/25/25. Loan Program: FHA, Sales Price: \$500,000, Loan Amount: \$490,943, Down Payment: 3.5%, FICO: 640. Builder to contribute 6% of sales price towards Year 1 rate of 3.375% (5.965% APR) and P&I payment of \$2,170, Year 2 rate of 4.375% (5.965% APR) and P&I payment of \$2,451, and Years 3-30 rate of 5.375% (5.965% APR) and P&I payment of \$2,749. To apply for this for these incentives, apply at [teamortizloans.com](http://teamortizloans.com).<sup>\*</sup>