



(APR - 5.838%)

AS LOW AS

2.25%

INTEREST RATE\*

OR

(APR - 5.771%)

AS LOW AS

4.75%

FIXED INTEREST RATE\*\*

\*2.25% 3/2/1 Buydown for the first year. 3.25% year 2, 4.25% year 3, and 5.25% fixed interest rate (5.838% APR) years 4-30 for approved buyers with a minimum credit score of 700. Based on a 30 year FHA loan with a \$395,165 purchase price and a 3.5% down payment. All points from the lender will apply solely to the interest rate and may not be used for other costs or fees. Only available for federally-backed loans (VA loans, FHA loans, and USDA loans). Must use Sheryl Semore with Stride Bank to qualify, no substitutions. Offer available on select move-in ready homes. Homes must close within 30 days of contract. Rates may change or not be available at the time of loan commitment, lock-in or closing. Cannot be combined with any other offer. Not retroactive on previously written contracts. Terms and restrictions apply. Home Creations reserves the right to end this promotion at any time.

\*\*4.75% fixed interest rate (5.771% APR) for approved buyers with a minimum credit score of 700. Based on a 30 year FHA loan with a \$395,165 purchase price and a 3.5% down payment. All points from the builder and lender will apply solely to the interest rate and may not be used for other costs or fees, superseding what participating lenders can do on page 9 of contract. Only available for federally-backed loans (VA loans, FHA loans, and USDA loans). Must use Sheryl Semore with Stride Mortgage to qualify, no substitutions. Offer available on select move-in ready homes. Homes must close within 30 days of contract. Rates may change or not be available at the time of loan commitment, lock-in or closing. Cannot be combined with any other offer. Not retroactive on previously written contracts. Terms and restrictions apply. Colony Fine Homes reserves the right to end this promotion at any time.

(832) 615-2922