



For the Holidays Event

AS LOW AS

2.25%

INTEREST RATE

(APR - 5.838%)

OR

AS LOW AS

4.75%

FIXED INTEREST RATE

(APR - 5.771%)

*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. Not all buyers will qualify. All mortgage terms and conditions are subject to credit approval. This is not a commitment to lend. Rates may change or not be available at time of lending commitment, lock in, or closing. All incentive offers supercede preferred lender and seller credit per page 9 of real estate purchase contract.

**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 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. Not all buyers will qualify. All mortgage terms and conditions are subject to credit approval. This is not a commitment to lend. Rates may change or not be available at time of lending commitment, lock in, or closing. All incentive offers supercede preferred lender and seller credit per page 9 of real estate purchase contract.

Home Creations • (832) 615.2922 • info@homecreations.com

