

THERE'S MORE TO LOVE THIS FEBRUARY WITH

THREE WAYS TO SAVE!

CHOOSE YOUR OPTION FOR **LOVE YOUR HOME** SAVINGS

- 1** 3.99% (YEAR 1) + **\$7500** TOWARDS CLOSING COSTS*
- 2** 2.99% (YEAR 1), 3.99% (YEAR 2), 4.99% (YEARS 3-30)**
- 3** **NO PAYMENTS** UNTIL MAY 2026 + **4%** TOWARDS CLOSING COSTS***

OFFER AVAILABLE ON SELECT HOMES THAT MUST CLOSE ON OR BEFORE FEBRUARY 28, 2026.

**See reverse
for disclaimer
information.*



OFFER AVAILABLE ON
ELIGIBLE HOMES IN THESE
NEIGHBORHOODS:

STONE CREEK RANCH

ANDERSON LAKE

ENCINO ESTATES

BARTON PLACE

**Rate based on builder paid forward commitment. Loan program FHA date as of 1/06/2026. Term 30 yrs, temporary buydown. Sales price \$400,000 Loan amount \$386,000. Down payment \$14,000. Credit score 720. Year 1 Rate 3.99% APR 5.11%. Monthly payment (principal & interest only) \$1,872.81 Years 2-30 Rate 4.99% APR 6.149%. Monthly payment (principal and interest only) \$2,105.99. Loan Program VA. Date as of 1/06/2026. Term 30 years. Temporary Buydown. Sales Price \$400,000 Loan amount \$400,000. Down payment \$0. Credit score 720. Year 1 Rate: 3.99% APR 4.778%. Monthly payment (principal & interest only) \$1,907.36. Years 2-30 Rate 4.99% APR 5.83%. Monthly payment (principal & interest only) \$2,144.84. Loan Program USDA. Date as of 1/06/2026. Term 30 years. Temporary Buydown. Sales price \$400,000. Loan amount \$404,040. Down payment \$0. Credit score 720. Year 1 Rate 3.99% APR 5.265% Monthly payment (principal and interest only) \$1,926.62. Years 2-30 Rate 4.99% APR 6.325%. Monthly payment (principal & interest) \$2,166.51. Monthly payment estimated do not include taxes, insurance, assessments and home ownership association dues (if applicable). Pertains to single family residences only. Rates only available until pool of funds is depleted or rate expires. Offer available when you sign a purchase agreement on a select move in ready home in the greater Houston area and close by 2/28/2026. Interest rate offer requires financing thru SFMC Home Lending. Rates subject to change at time of loan commitment, lock in or closing. Buyer is subject to qualifications for specific loan terms, primary occupancy, property type, down payment, credit, and underwriting requirements, and/or investor program guidelines. Property restrictions apply. May not be combined with any other available offers or discounts. Not an offer to enter into an interest rate or discount point agreement and any such agreement may only be made in writing signed by both the borrower and the lender. \$7,500 seller credit provided by McKinley Homes. Contact a McKinley Homes sales representative for more information and a list of available homes this offer can be applied to. Offer requires financing through SFMC Home Lending.*

***Available on select McKinley Homes communities only. Annual Percentage Rate (APR) and interest rate are subject to change without notice and may vary based on borrower credit profile, loan amount, property type, and other factors. Example based on a 660 mid FICO score, primary occupancy, 45 day or less rate lock, 30-year fixed FHA/VA mortgage with a base interest rate of 4.99% (6.09% APR) after a 2/1 temporary buydown provided by the seller. With this buydown, the interest rate will be 2.99% for year 1, 3.99% for year 2, and 4.99% for years 3-30. The buydown is funded by the seller and applied as a subsidy to reduce the borrower's monthly payments for the first two years. Buyer must qualify for the loan at the note rate of 4.99%. Example on a \$400,000 loan amount, first 12 months payments at a 2.99% rate would be \$1713.73. Payments 13-24 at a 3.99% rate will be \$1940.73. Payments for months 25-360 at a 4.99% rate will be \$2182.38. Payments shown do not include mortgage insurance, property taxes, home insurance which will result in a higher payment. Promotion quoted 11/7/25 and subject to market movement which could affect pricing. McKinley Homes will pay all standard closing costs (excluding prepaid expenses such as taxes, insurance, and escrow deposits). Offer available only for qualified borrowers financing through the preferred lender, Rate Advantage, and closing by 2/28/2026. Not all borrowers will qualify. Subject to credit approval, underwriting guidelines, and program availability. Rates, terms, and conditions are subject to change without notice. This is not a commitment to lend. Equal Housing Lender. NMLS # 1660690.*

****Seller to contribute up to 4% of the purchase price, not to exceed \$15,000, which may be applied towards closing costs or prepaids. Seller to also cover the cost to fund a 3-month no payment option, subject to program guidelines. Incentives available when using seller's preferred lender and title company only. "3-month, no-payment option" means that seller-paid funds are applied to cover the first three scheduled monthly mortgage payments' interest and required escrow items (such as property taxes and homeowners' insurance) after closing, in accordance with program guidelines. The borrower(s) will still be responsible for the principal portion of the payments not covered by seller contributions. Actual payment start date, and benefit may vary based on loan terms and closing date. All offers subject to loan approval, investor and program guidelines, and maximum allowable seller concessions.*