

STOP SHOPPING AND  
**START LIVING!**

LIMITED TIME OFFER

# ZERO DOWN ZERO CLOSING COSTS

## ZERO-DOWN HOME FINANCING

- ✓ **NO DOWN PAYMENT**
- ✓ **NO CLOSING COSTS**
- ✓ **NO INCOME LIMITS**
- ✓ **YES TO A BRAND NEW HOME!**

## RATES AS LOW AS 4.99%\* (OR UP TO \$25,000 FLEX CASH)

YEAR ONE **4.99%**  
YEAR TWO **5.99%**  
YEARS THREE TO THIRTY **6.99%**  
No lender fees when you refinance  
anytime after close date.

OFFER VALID UNTIL JULY 31, 2025. BUYER MUST CLOSE ON OR BEFORE AUGUST 29, 2025

CONTACT THE  
**JUSTIN TEAM**  
FOR MORE DETAILS

512.874.3780  
JustinTeamAustin@cmgfi.com  
LoansWithJustin.com

\*only eligible on select homes with CMG Home Loans, with temporary 2/1 buydown and forgivable grant.  
Full disclaimer continued on back. Effective through July 31, 2025. Offer restrictions apply, see Sales Counselor for details.



OFFER AVAILABLE ON  
ELIGIBLE HOMES IN THESE  
NEIGHBORHOODS:

**STONE CREEK RANCH**

**ANDERSON LAKE**

**ENCINO ESTATES**

**BARTON PLACE**

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above are for educational purposes only, not a  
commitment to lend, please contact a loan officer  
to see your qualified rate. Rate may change or may  
not be available at time of rate lock. These rates  
are not guaranteed and are subject to change  
with the market. This is not a credit decision or a  
commitment to lend. Your rate may depend on  
various factors including loan product, loan size,  
credit profile, property value, occupancy, and other  
factors. Homes must close on or before August 29,  
2025. Current promotion effective through July  
31, 2025. Offer is for a limited time only and can be  
stopped at any time with no prior notice.*