



SECURE YOUR FIRST 5 YEARS IN YOUR NEW HOME WITH AN INCREDIBLE RATE OF 3.99%\*

**3.99%**  
**(4.323% APR)**  
**5/1 ARM**



**+ \$0 Closing Costs for Limited Time on Select Homes**

For a limited time, you can secure a **3.99% (4.323% APR) 5/1 ARM with \$0 closing costs on select Smith Douglas Homes for Quick Move-In**. This 5/1 adjustable-rate mortgage remains fixed at 3.99% (4.323% APR) for the **first FIVE years** of your loan. Year SIX through TEN the rate can adjust every twelve months based on index changes with a 1% cap. **PLUS, we'll cover your closing costs!**

This incredible offer makes homeownership more affordable than you ever imagined! We're so confident that Smith Douglas Homes can offer you a superior value to your second choice, we dare you to compare us. Now is the time to get the home you love at a value you'll be proud of.



**Offer valid for Limited Time Only! Contact a New Home Specialist Today!**

[www.smithdouglas.com](http://www.smithdouglas.com)



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\*5/1 ARM offer available exclusively through our preferred lender, Ridgeland Mortgage, on select quick move-in inventory homes that contract on or after 7/18/25 and close by 9/9/25. 5-year adjustable-rate mortgage has an initial rate of 3.99% (4.323% APR) that may adjust after 60 months (5 years) and every 12 months thereafter through 120 months (10 years), at a maximum increase of 1% from the prior year rate. The fully indexed rate is based on the daily 1 yr. treasury index plus the margin of 1.75%. Minimum FICO of 660 and a maximum loan-to-value ratio of 96.5% on an owner-occupied single-family residence. Costs calculated in APR include lender fees, all 3rd-party fees, and prepaid items. Closing costs contribution capped at 4% of loan amount. Subject to qualification. Loan limits may apply. Interest rates and APRs are current as of 07/18/2025 and subject to change without notice. Actual rates may vary based on several factors, including your credit rating, size of down payment, DTI, and other factors. Smith Douglas Homes is not a lender, and this is not an offer to lend. Purchaser must qualify through Ridgeland Mortgage. Equal Housing Opportunity. Additional restrictions may apply. See New Home Counselor for complete details. 7/18/25.

