

*Greetings*  
FROM YOUR  
— NEW —  
LEGACY HOME!

*Summer Savings*



**3.999%**

FHA 5.773% APR\*\* | VA 5.074% APR\*\*\*

## 5/1 ARM - FHA & VA LOANS

When you purchase a **New Legacy Home** and finance with  
Silverton Mortgage by June 30, 2026.\*



FOR MORE INFORMATION  
256-361-9104  
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[Legacy-Homes.com](https://www.Legacy-Homes.com)

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### ALL LOANS ARE SUBJECT TO CREDIT APPROVAL.

\*Contact your community sales manager for a list of eligible homes. Contracts written on or after 05/26/2026. Loan must close before 09/21/2026. All terms and conditions are subject to credit approval, market conditions, and availability. Silverton Mortgage has locked in a fixed interest rate for a pool of funds. Rates are only available until the pool of funds is depleted or the rate expires.

\*\***Example of 96.5% LTV (3.5% Cash Down) FHA 5/1 ARM Loan Program** with \$400,000 sales price. \$392,755 loan amount - 5-yr adjustable rate loan (30-yr term) with zero points based on 360 monthly payments. 3.5% cash down payment of \$14,000 required. Example includes \$1,595 origination fee, 5.773% APR, and 3.99% interest rate as of 05/22/2026 and a credit score of 740. Initial monthly payment will be \$1,872.81 (principal and interest only). After the initial fixed rate period and subject to the interest rate adjustment caps, the maximum first adjusted rate for this example will never be more than 4.99% with a first adjustment maximum payment of \$2,105.99 (principal and interest only). The maximum lifetime rate will never be more than 8.99% with an estimated maximum monthly payment (principal and interest only) of \$3,157.37. Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. Your interest rate and payment may increase with the first or any subsequent adjustment. This example assumes the Treasury index will be used throughout the life of the loan and will not change. Fees, other charges, and terms subject to change. Available loan programs and terms will vary by state.

\*\*\***Example of 100% LTV (0 Down) 5/1 ARM VA Loan Program** with \$400,000 sales price. \$400,000 loan amount - 5-yr adjustable rate loan (30-yr term) with zero points based on 360 monthly payments. 0% cash down payment of \$0 required. Example includes \$1,595 origination fee, 5.074% APR, and 3.99% interest rate as of 05/22/2026 and a credit score of 740. Initial monthly payment will be \$1,907.36 (principal and interest only). After the initial fixed rate period and subject to the interest rate adjustment caps, the maximum first adjusted rate for this example will never be more than 4.99% with a first adjustment maximum payment of \$2,144.84 (principal and interest only). The maximum lifetime rate will never be more than 8.99% with an estimated maximum monthly payment (principal and interest only) of \$3,215.61. Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. Your interest rate and payment may increase with the first or any subsequent adjustment. This example assumes the Treasury index will be used throughout the life of the loan and will not change. Fees, other charges, and terms subject to change. Available loan programs and terms will vary by state.

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**4.75%**

FHA 5.510% APR\* | VA 4.967% APR\*\*

## FHA & VA LOANS

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**\*Example of 96.5% LTV FHA Loan Program** with \$400,000 sales price. \$392,755 loan amount - 30-year fixed rate loan with zero points based on 360 monthly payments at \$2,048.80 each (P&I only). Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. Down payment of \$14,000 required. Example assumes 680 credit score and includes \$1,595 origination fee, 5.510% APR, and 4.75% interest rate as of 05/20/2026. Rates, fees, other charges, and terms are subject to change. Available loan programs and terms will vary by state.

**\*\*Example of 100% LTV (0% Cash Down) VA Loan Program** with \$400,000 sales price. \$400,000 loan amount - 30-year fixed rate loan with zero points based on 360 monthly payments at \$2,112.67 each (P&I only). Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. 0% cash down payment of \$0 required. Example assume

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**5.25%**  
**5.538% APR\***

## CONVENTIONAL LOANS

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**\*Example of 75% LTV Conventional Loan Program** with \$400,000.00 sales price. \$300,000.00 loan amount - 30-year fixed rate loan with zero points based on 360 monthly payments at \$1,656.61 each (P&I only). Monthly payments do not include required mortgage insurance, taxes, insurance premiums, or other applicable escrows. Actual payment amount will be higher. Down payment of \$100,000 required. Example assumes 780 credit score and includes \$1,595 origination fee, 5.358% APR, and 5.25% interest rate as of 05/26/26. Rate, fees, other charges, and terms subject to change. Available loan programs and terms will vary by state. Loan must close before 09/21/2026. All terms and conditions subject to credit approval, market conditions, and availability. Silverton Mortgage has locked in a fixed interest rate for a pool of funds. Rates only available until pool of funds is depleted or rate expires.

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