

★ LOOKING FOR A ★ BOO—tiful NEW HOME?

LOCK IN **1% OFF** YOUR INTEREST RATE ON NEW
BUILD SHADDOCK HOMES THIS HALLOWEEN!

- ☑ Lock your rate between 60 - 15 days before closing
- ☑ Build your dream home with Shaddock Homes
- ☑ Hurry – this limited-time offer won't last!

1%
Below Market Rate*
On New Builds



SHADDOCK
HOMES

SHADDOCK
HOMES MORTGAGE



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*1% off Interest Rate Incentive provides a 1% discount off the current interest rate offered by Shaddock Homes Mortgage, on a standard 30-year fixed-rate conventional loan after all required adjustments for any loan level, credit score, loan-to-value, or other factors (known as the "Adjusted Base Rate") calculated at the time the buyer initially locks their interest rate. Incentive is valid only on firm, non-contingent purchase agreements for owner-occupied, build-to-order single family homes accepted by Shaddock Homes between September 30 - October 31, 2025, when the buyer finances with Shaddock Homes Mortgage. To qualify, buyer must select a 30-year fixed-rate conventional loan with a down payment of 10% or more of the home's purchase price. Buyers will lock their rate between 60 and 15 days before closing. The 1% rate reduction is based on the seller paying the incentive in an amount equal to the discount points required to reduce the Adjusted Base Rate by 1%, calculated at the time that Buyer initially locks their interest rate. 9.16.25