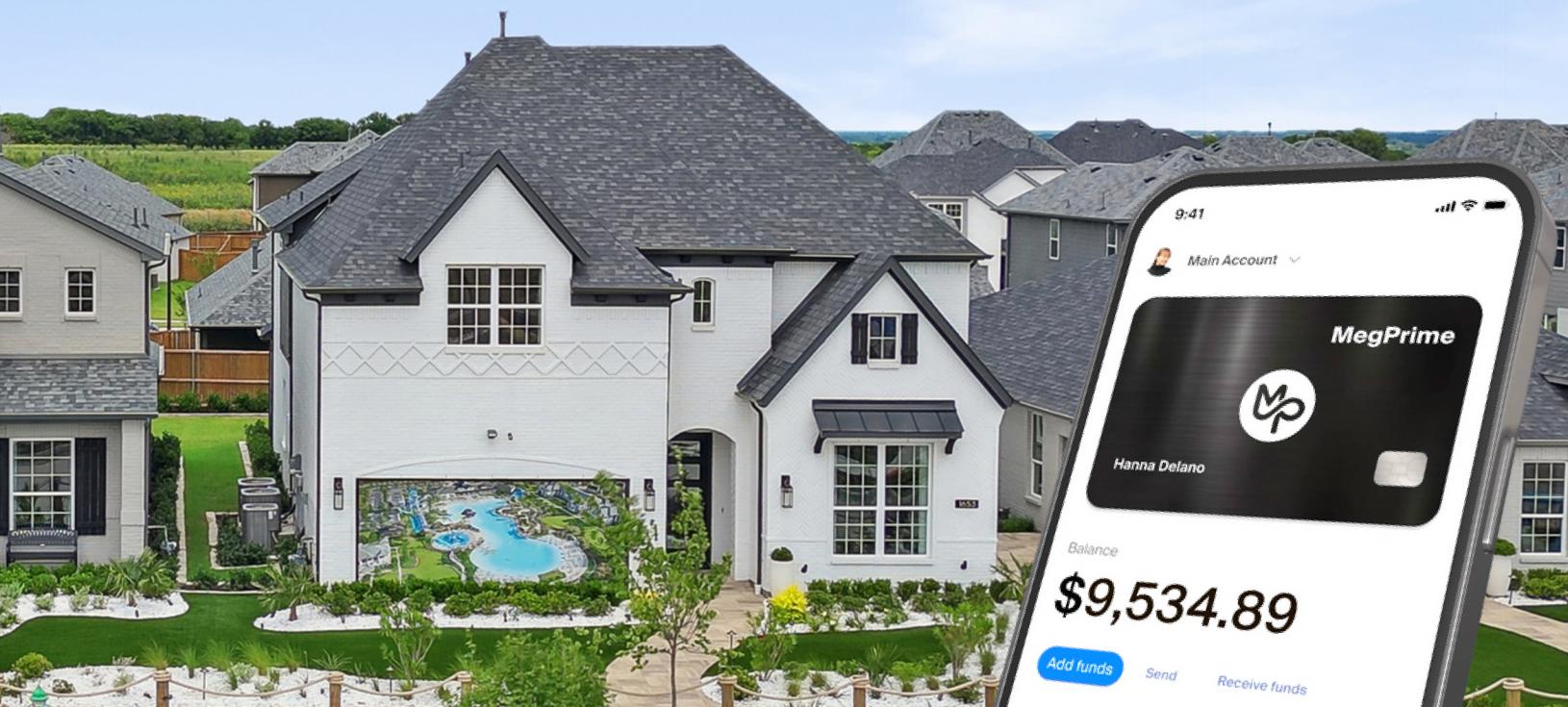


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Offer is subject to credit approval; not all borrowers will qualify. Available only on new contracts for select inventory homes. Financing examples are based on FHA rates as of January 23, 2026, assuming a 680 FICO score. Example reflects a 2.99% interest rate (3.07% APR) on a 30-year fixed FHA loan at 96.5% loan-to-value for a \$400,000 loan amount. Loan amount, interest rate, APR, and monthly payment are estimates only and may vary based on borrower qualifications, credit profile, property details, and market conditions. Terms are subject to change without notice.

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