



Frosty Weather COZY RATES

3.99%

— 5.759% APR —

INTEREST RATE FOR YEAR 1*

4.99%

— 5.759% APR —

INTEREST RATE FOR YEARS 2-30*

PLUS \$5,000 IN CLOSING COSTS**

OR

\$15,000 IN MAD MONEY*** WITH HOMEOWNERS MORTGAGE

SELECT INVENTORY * CLOSE BY DECEMBER 31, 2025

Homeowners Mortgage, LLC NMLS# 2321853. Corporate Office: 90 North Royal Tower Drive, Irmo, SC 29063. Equal Housing Lender. All products are subject to credit and property approval. Programs, rates, program terms and conditions subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply. Homeowners Mortgage, LLC is not acting on behalf of or at the direction of FHA/HUD/VA or the federal government. This is not a commitment to lend. www.nmlsconsumeraccess.org. Offer is only available with use of preferred lender for select homesites for new contracts written on homes that can close by 12/31/2025; see your builder representative for further details on expiration terms and available homesites. Builder offer terms subject to change without notice. *Scenario is an estimate only and is based on a 720 FICO score on a 30-year (360 months) FHA fixed-rate mortgage with a 1/0 buydown at a sales price of \$300,000, loan amount of \$294,566, 3.5% down payment. Year 1 (0-12 months) rate of 3.99%, APR of 5.759%, principal and interest payment of \$1,404.61; year 2-30 (13-360 months) rate of 4.99%, APR of 5.759%, principal and interest payment of \$1,579.49. Payment scenario does not include taxes, insurance, or homeowners association fees (if applicable) and the actual payment obligation will be greater. 3.99% rate is based on a builder paid forward commitment to buydown the market rate. The forward commitment is available on government loans only and is subject to availability of funds, which is confirmed with a full loan approval and rate lock in. Builder offer terms subject to change without notice. 1/0 Buydown Program: Rate reduction up to 1%; buy down rate for up to 1 years; adjusts 1% each year; returns to original fixed rate after buy down period; builder will pay for buy down. Please verify the buydown costs prior to closing. **\$5,000 Closing Cost Credit will be applied as a builder credit at closing on loans closed with Great Southern Homes and Homeowners Mortgage, LLC only. Credit may not exceed the actual closing costs amount. Closing costs are Non-Recurring costs or Settlement Fees. ***\$15,000 Mad Money will be applied as a builder closing cost credit at closing on loans closed with Great Southern Homes and Homeowners Mortgage, LLC only. Credit may not exceed the actual closing costs amount. Closing costs are Non-Recurring costs or Settlement Fees. Offer valid for either the lower rate/\$5,000 in closing costs or the \$15,000 in Mad Money incentive. Offers cannot be combined. See a Great Southern Homes representative for details. Borrower is not required to finance through Homeowners Mortgage, LLC, but must use Homeowners Mortgage, LLC in order to receive incentives.