



Homebuilding.
SIMPLIFIED.*



LOCK IN TOMORROW'S HOME AT TODAY'S RATE!

ARM Forward Commitment Program



LIMITED TIME OPPORTUNITY ON SPECIFIC HOMES FOR WELL-QUALIFIED BUYERS
WHEN YOU FINANCE WITH SILVERTON MORTGAGE.

Through Silverton Mortgage, you'll have access to competitive financing options designed to fit your budget. This makes homeownership attainable and giving you the power to plan ahead. **With as little as 3.5% down**** our 5/1 ARM* provides homebuyers with a fixed rate for 5 years and then adjusts only once every year thereafter. This gives borrowers the advantage of a lower rate and more certainty for 5 years.

3.49% INTEREST RATE

(5.422% APR)**

ON FHA LOANS.

&

3.49% INTEREST RATE

(4.733% APR)***

ON VA LOANS.

THIS OFFER MAY NOT BE COMBINED WITH OTHER INCENTIVES.

Financing that fits,
ATTAINABLE HOMEOWNERSHIP *Real life.*

All trademarks are the property of their respective owners.

Silverton Mortgage is authorized to originate FHA and VA loans, but it is not an agent of, or affiliated with, the U.S. Government.

ALL LOANS ARE SUBJECT TO CREDIT APPROVAL.

*Contact the community sales manager for a list of eligible homes. Contracts written on or after 02/09/2026. Loan must close before 08/09/2026. 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.

****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, **5.422% APR**, and 3.49% interest rate as of 02/09/2026. Initial monthly payment will be \$1,761.45 (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 8.49% with a first adjustment maximum payment of \$3,017.16 (principal and interest only). The maximum lifetime rate will never be more than 8.49% with an estimated maximum monthly payment (principal and interest only) of \$3,017.16. 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, **4.733% APR**, and 3.49% interest rate as of 02/09/2026. Initial monthly payment will be \$1,793.95 (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 8.49% with a first adjustment maximum payment of \$3,072.82 (principal and interest only). The maximum lifetime rate will never be more than 8.49% with an estimated maximum monthly payment (principal and interest only) of \$3,072.82. 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.

Vanderbilt Mortgage and Finance, Inc., dba Silverton Mortgage, 1201 Peachtree St. NE, Ste 2050, Atlanta, GA 30361, 404-815-0291, NMLS 1561, NMLS, AZ Lic. #BK-0902616, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act license, Licensed by PA Dept. of Banking and Securities. Licensing information. All information is believed to be accurate and subject to change without notice. 02/2026

