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CONTRACT BY NOVEMBER 30TH

CLOSE BY DECEMBER 15TH

The buydown is not a permanent reduction in the interest rate and should not be interpreted as such. The borrower remains legally obligated to make the full monthly payment as outlined in the promissory note, regardless of the buydown arrangement. Builder/Seller contract must read that builder/seller/agent will pay the cost of the 1-0 buydown at closing to be eligible for this program. Rates adjust with the market daily and are subject to change until locked. Borrower must qualify at the note rate. This is not a commitment to lend. Not all borrowers will meet the requirements necessary to qualify. All loans are subject to credit and property approval. Not all loans or products are available in all states. Highlands Residential Mortgage, Ltd. NMLS # 134871. 950 W. Bethany Drive, Suite 800 Allen, TX 75013. An Equal Housing Lender. https://www.nmlsconsumeraccess.org. Cannot be combined with HOT HOME incentives.

EQUAL HOUSING OPPORTUNITY