Shea HOMES®

2-1 Buydown

Enjoy the benefits of a lower interest rate and lower monthly payment with no interest rate risk with our 2-1 buydown:

Year 1 Payment Rate* 3.99%

Year 2 Payment Rate* 4.99%

Year 3-30 Note Rate* 5.99% 6.369% APR

On select inventory homes*

*Special Financing offered for a limited time and has limited program availability! Available for conventional conforming loan limits, owner-occupied only. This advertised rate is a discounted rate and is available through a limited pool of funds purchased for Shea Homes Houston LLC, through its affiliate lender, Shea Mortgage. Once pool of funds is depleted or interest rate expires, funds will no longer be available. Special financing is a 30 year fixed rate conventional mortgage, fixed at 5.99% (6.369% APR) with a 2-1 Temporary Buydown. A 2-1 Temporary Buydown is where a portion of the payment for the first two years is prepaid by the Seller via incentive (placed in custodial escrow account) over two years. The temporary payment rate is 3.99% in year 1, and 4.99% in year 2. The note rate for all years is 5.99% (6.369%) and the note rate is the long-term interest rate for which the borrower is obligated. The note rate is 5.99% (6.369% APR) in years 3-30. See the buydown agreement for additional information from Shea Mortgage. Incentive available for new contracts on select quick move-in homes executed after 8/4/2026 and that close on or before 10/12/2026. Example rate and APR based on the following terms: 1st year payment rate of 3.99% (6.369% APR), $495,000 Loan Amount, $550,000 Purchase Price, 720 FICO Score, 30 yr loan, maximum loan to value 90%, monthly mortgage insurance & escrow account required for loan to values greater than 80%, owner occupied. This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions subject to change without notice. Restrictions apply. All approvals subject to underwriting guidelines. Texas Department of Savings and Mortgage Lending NMLS ID#40397. For licensing information, please visitwww.nmlsconsumeraccess.org. Incentive of up to $10,000 toward eligible closing costs conditioned upon buyer using Shea Mortgage as its lender. Buyers of Shea Homes are not required to use Shea Mortgage as their lender, are free to use any lender of their choosing for the purpose of securing mortgage financing, are not limited to Shea Mortgage and are free to decline any incentives tied to the use of Shea Mortgage.