

Year 1 of a 30-year mortgage:

3.99% FIXED RATE\*

(5.036% ANNUAL PERCENTAGE RATE\*)

For the remainder of your mortgage:

4.99% **FIXED RATE**\*

(5.036% ANNUAL PERCENTAGE RATE\*)

Offer available when you purchase any quick move-in home in Houston.

Must contract Sept 1, 2025 - Nov 30, 2025.

Must contract Sept 1, 2025 - Nov 30, 2025. Close by Dec 31, 2025.

Must finance with Highland HomeLoans to qualify. See a Sales Counselor for details.

This is your opportunity to move into a beautiful Highland home—with a lower monthly payment, less stress, and more savings.



VIEW QUICK MOVE-IN HOMES

\*Offer is available while supply lasts, as funds are limited. Offer available on all quick move-in properties for communities in Houston, properties determined at Highland's discretion. Offer is available for eligible homes put under contract on or after 09/01/25 and on or before 11/30/25, and which are closed on or before 12/31/25. Offer available for a home loan values at no greater than \$806,500. Mortgage rate for the example loan possessing the terms detailed below will be 3.99% for the first year with a monthly payment of \$2,884.19 and 4.99% for the second year with a monthly payment of \$2,681.05 which will continue for the life of the loan thereafter. Offer only available for Conventional 30-year fixed loan types. Loan scenario is based upon a 30-year fixed rate conventional purchase money loan for a single-family (1 unit) residence, owner occupied, 740 FICO score, 20% down payment, which on a \$500,000 loan would result in an annual percentage rate (APR) of 5.036%. Payment shown is principal and interest only, and does not include amounts for taxes and insurance premiums (if applicable), actual payment obligation will be greater. Parameters differing from the above may result in a different rate/APR. Rate pulled 08/19/25, rates subject to change. Rate offer, price, square footage, and availability are subject to change or cancellation without prior notice. Must apply for a loan with Highland HomeLoans (HHL) within 5 days of entering your contract and must finance through HHL. Buyer is entitled to finance through other lenders, but shall not be eligible for this promotion. This is not a commitment to lend, availability subject to change without notice or prior obligation. Cannot be combined with any other offer. Exclusions may apply. Highland Homes reserves the right to change or cancel this promotion at any time. All rights reserved.

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