



RIGHT HOME | **RIGHT RATE** | RIGHT NOW

3.99%
(4.323% APR)
FHA 5/1 ARM + \$0 Closing Costs*

or

4.99%
RATE LOCK
30-Year FHA Fixed Rate*

Rate Offer through 12/1, See Sales for details.

LIMITED TIME SAVINGS ON SELECT INVENTORY AND NEW BUILDS!

Limited Time Savings on Select Move-in Ready Homes!*

If you've been dreaming of owning a new home, now's your chance to make it a reality - faster and more affordable than ever! We're offering newly reduced pricing on select quick move-in homes across the Greater Houston area, giving you the chance to settle in faster and save along the way!

Our quick move-in homes are available and our team is here to help make the process simple and seamless! From helpful sales and construction professionals, to buyer-focused incentives, like closing cost assistance or rate buydowns, we're ready to help you get your dream home!

We'd love to be part of your home buying journey!
See our current incentives below!



Secure a **3.99% (4.232% APR) 5/1 ARM** rate rollback **and pay \$0 in closing costs** on select Quick Move-In homes in the Greater Houston area when you close by **12/1/25** with our preferred lender, Ridgeland Mortgage.*

— OR —



Secure a **4.99% (5.477% APR) fixed-rate** and pay **\$0 in closing costs** on select Quick Move-In homes in the Greater Houston area when you close by **12/1/25** with our preferred lender, Ridgeland Mortgage.**

SEE QUALIFYING HOMES

CONTACT US FOR MORE INFO!



Smith Douglas Homes Houston

Online Sales, Claire Taylor: **678-552-0289**

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smithdouglas.com



All elevations, floor plans, virtual tours, and other graphics shown are representations and may vary from the actual products. Pricing, availability, features, and all other website content are subject to change without notice. Please speak to new home specialist to verify homesite fit based on plan and structural options selected. It is recommended that before visiting a property, contact a sales consultant to verify this information. All information is believed accurate but not warranted and subject to change without notice. Smith Douglas Homes®

**Fixed Rate Rollback offer is available exclusively through our preferred lenders Ridgeland Mortgage. Minimum FICO score of 680 and minimum down payment of 3.5% of purchase price. Offer valid on select quick move-in inventory homes. Must contract on or after 9/15/25 and close by 12/1/25. Offer applies to limited number of homes and may expire or be withdrawn at any time. Smith Douglas Homes is not a lender and this is not an offer to lend. Purchaser must qualify through either Ridgeland Mortgage or loanDepot Equal Housing Opportunity. Additional restrictions may apply. See New Home Counselor for complete details.

*5/1 ARM offer available exclusively through our preferred lender, Ridgeland Mortgage, on select quick move-in inventory homes that contract on or after 7/18/25 and close by 12/1/25. FHA, 5-year adjustable-rate mortgage has an initial rate of 3.99% (4.323% APR) that may adjust after 60 months (5 years) and every 12 months thereafter through 120 months (10 years), at a maximum increase of 1% from the prior year's rate. The fully indexed rate is based on the daily 1-year, treasury index plus the margin of 1.75%. Minimum FICO of 660 and a maximum loan-to-value ratio of 96.5% on an owner-occupied single-family residence. Costs calculated in APR include lender fees, all 3rd-party fees, and prepaid items. Closing costs contribution capped at 4% of the loan amount. Subject to qualification. Loan limits may apply. Interest rates and APRs are current as of 07/18/2025 and subject to change without notice. Actual rates may vary based on several factors, including your credit rating, size of down payment, DTI, and other factors. Smith Douglas Homes is not a lender, and this is not an offer to lend. The purchaser must qualify through Ridgeland Mortgage. Equal Housing Opportunity. Additional restrictions may apply. See New Home Counselor for complete details. 8/21/25.

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