

A buydown too good
to turn down.

Plus take advantage of

\$6,000

towards closing costs!**



YEAR ONE of your mortgage

3.99% FIXED RATE*

(6.032% ANNUAL PERCENTAGE RATE)

YEAR TWO of your mortgage

4.99% FIXED RATE*

(6.032% ANNUAL PERCENTAGE RATE)

For the remainder of your mortgage

5.99% FIXED RATE*

(6.032% ANNUAL PERCENTAGE RATE)

At Highland Homes, we know it's not your dream home if you can't afford the payments. That's why, right now, you may qualify for a locked-in low interest rate when you contract on a beautiful, quality home with us.

Offer available when you finance with Highland HomeLoans for the purchase of qualifying homes. Must contract between June 2 - July 4, 2025. Must close by November 28, 2025.

See a Sales Counselor for details.

**HIGHLAND
HOMES**

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HOMELANS**

*Offer is available while supply lasts, as funds are limited. Offer available on select inventory homes for communities in San Antonio; properties determined at Highland Homes' discretion. Offer is available for eligible homes put under contract on or after 06/02/25 and on or before 07/04/25, and which are closed on or before 11/28/25. Offer available for a home loan valued 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 \$2,384.19, 4.99% for the second year with a monthly payment of \$2,681.05, and 5.99% for the third year with a monthly payment of \$2,994.54 which will continue for the life of the loan thereafter. Offer only available for Conventional 30-year fixed loan types. Certain loan programs do not allow buydowns, additional restrictions may apply. 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 6.032%. 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 04/30/25, 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 other than the closing cost credit offer mentioned on this flyer. Exclusions may apply. Highland Homes reserves the right to change or cancel this promotion at any time. All rights reserved.

**All eligible sales must be original contracts with Highland Homes signed on or after 06/02/25 and by 07/4/25. Valid on select inventory homes for communities in San Antonio, properties determined at Highland Homes' discretion. Highland Homes to contribute \$5,000 and Highland HomeLoans to contribute \$1,000 when Highland HomeLoans is used as the lender. Amounts dependent on third party loan contribution limits. Must apply for a loan with Highland HomeLoans, LLC within 5 days of entering your contract and must close and fund that loan by 11/28/25 to qualify. Incentive can be used towards title policy, closing costs, discount points to buy down the rate, and/or pre-pays. This is not a commitment to lend, availability subject to change without notice or prior obligation. Cannot be combined with any other offer other than rate offer mentioned on this flyer. Exclusions apply. See Highland HomeLoans loan officer for details. Highland Homes and Highland HomeLoans reserve the right to change or cancel this promotion at any time. All rights reserved. Purchaser is free to choose his or her own lender, but will not be eligible for builder/lender offer unless Highland HomeLoans is used as the lender.

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