

LIMITED TIME OFFER

# A YEAR BUILT FOR YOU

3.75% (6.151% APR)

INTRODUCTORY RATE

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4.75% (6.151% APR)

YEAR 2

5.75% (6.151% APR)

YEAR 3+

\*Rate provided 2/11/2026. Promotional rate available on select homes that contract by 2/28/2026 and close by 3/31/2026. Offer not valid on contract re-writes, transfers, or for buyers who have had a previously signed contract with Southgate Homes. May not be combined with other offers. Interest rate offered applies only to Southgate Homes financed through Green Brick Mortgage (NMLS 2618876) for a borrower's principal residence. For a 30-year conventional loan on a \$700,000 home with 10% down payment, loan amount \$630,000 and 1.5% discount points. For qualified buyers, 680 FICO score. Included with promotional rate is a 2/1 buydown. Year 1 effective rate 3.75% (6.151% APR) (principal and interest payment of \$3,033.13), Year 2 effective rate 4.75% (6.151% APR) (principal and interest payment of \$3,401.88), with year 3-30 interest rate at 5.75% (6.151% APR) (principal and interest payment of \$3,676.51). This offer may change or be cancelled without prior notice. Seller is not a lender. Buyer is not required to finance thru preferred lender to purchase a home but must use preferred lender to receive the buydown incentive. This is not a commitment to lend. Buyer is subject to credit and underwriting qualifications, and investor program guidelines. Not available on all homes or in all communities or states. Not all borrowers will qualify.

Green Brick Mortgage is an Equal Opportunity Lender | NMLS ID #2618876 | 5501 Headquarters Drive, Suite 240W, Plano, TX 75024

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