



The **DAVIDSON**
DIFFERENCE
BUILT FOR WHAT'S NEXT

Keys Are Closer Than You Think.

LIMITED TIME ONLY!

3.375%*
(5/1 ARM – 5.384% APR)

WITH UP TO
\$5K
TO USE AS YOU CHOOSE

OR

4.875%*
(FIXED RATE – 5.663% APR)

WITH UP TO
\$10K
TO USE AS YOU CHOOSE

Available On **Select Inventory Homes** With Purchase Contracts Signed By August 31, 2026 And Closing By September 30, 2026. Not To Be Combined With Any Other Offers. Promotion Subject To Change Or Cancellation At Any Time. See Fine Print For Details And Disclosures.

For example, on a 30-year FHA 5/1 adjustable-rate mortgage (ARM) loan, with a sales price of \$350,000, a loan amount of \$343,660 including upfront mortgage insurance, a 3.5% down payment, a 680 FICO score, with a note rate of 3.375% (5.384% APR), there would be 60 monthly principal and interest (P&I) payments of \$1,519.31. Example payment does not include taxes of \$437.50, homeowner insurance of \$80, monthly mortgage insurance of \$153.74, or HOA fees. Starting in year 6 the ARM interest rate may increase every twelve (12) months based on the 1-Year CMT index with a 1.75% margin, a 1% maximum first adjustment, a 1% maximum increase at subsequent adjustments with a lifetime cap of 5% over the life of the loan. Davidson Homes locked in through Davidson Homes Mortgage, a fixed interest rate for a pool of funds made available to homebuyers on certain properties for a limited time. Rates are available until the pool of funds is depleted or promotion expires. The interest rate offered applies only to qualified Davidson Homes homebuyers financed by Davidson Homes Mortgage for a borrower's principal residence. Not all borrowers will qualify. This offer is available for a limited time and can be stopped at any time with no prior notice. Special rate available for homes that contract by 8/31/2026 and close by 9/30/2026. This offer is available for a limited time on select properties and can be discontinued at any time without prior notice. Example terms available as of 7/30/2026. Interest rates are subject to agency loan level pricing adjustments. ©2026 Heritage Mortgage, LLC dba Davidson Homes Mortgage, 9668 Madison Blvd, Suite 203, Madison, AL 35758. NMLS# 1773914. www.DavidsonHomesMortgage.com. info@DavidsonHomesMortgage.com. Equal Housing Opportunity.

For example, on an FHA 30-year fixed rate loan, with a sales price of \$350,000, a loan amount of \$343,660 including upfront mortgage insurance, a 3.5% down payment, a 680 FICO score, with a note rate of 4.875% (5.663% APR), there would be 360 monthly principal and interest (P&I) payments of \$1,818.68. Example payments do not include taxes, homeowner insurance, monthly mortgage insurance of \$153.74, or HOA fees. Interest rates are subject to agency loan level pricing adjustments for FICO and loan to value. Davidson Homes locked in through Davidson Homes Mortgage, a fixed interest rate for a pool of funds made available to homebuyers on certain properties for a limited time. Rates are available until the pool of funds is depleted or promotion expires. The interest rate offered applies only to qualified Davidson Homes homebuyers financed by Davidson Homes Mortgage for a borrower's principal residence. Not all borrowers will qualify. An escrow account will be created for the seller to deposit money in to "buydown" the difference in the subsidized monthly payment amount and the note rate. Available for homes with purchase contracts signed by 8/31/2026, and close by 9/30/2026. This offer is available for a limited time on select properties and can be discontinued at any time without prior notice. Example terms available as of 7/30/2026. ©2026 Heritage Mortgage, LLC dba Davidson Homes Mortgage, 9668 Madison Blvd, Suite 203, Madison, AL 35758. NMLS# 1773914. www.DavidsonHomesMortgage.com. info@DavidsonHomesMortgage.com. Equal Housing Opportunity.

Call **(210) 796-9092** or visit **DavidsonHomes.com** to get started today.

