

Limited-Time Savings

February 1st - 28th Only!

UP TO
\$25,000
IN
FLEX CASH

OR

RATES AS
LOW AS
3.990% /
4.735%
APR FHA

On Select Homes

Now is the time to make your homeownership dreams into a reality. Act now for limited-time offers.

Stop by Oakfield Lakes for our Limited-Time Savings Event on available quick move-in and to-be-built homes.

New Homes starting in the \$300s | Models Open Daily

Tour homes online at Centex.com/OakfieldLakes
Call/Text 813.547.4771

Centex[®]

*Offer valid only on new contracts on select homes that contract between 02/01/26-02/28/26 and close by 04/30/26 and is not valid with other promotions, discounts, or contract rewrites. Incentive is subject to change or withdrawal at any time without notice. Centex will credit to buyer at closing up to a maximum discount of \$15,000 for approved options. Any unused credit is the property of Centex and may not be used to reduce the Total Purchase Price of the home. This incentive may affect the amount of loan for which a buyer may be eligible, check with your lender for details. In addition, any buyer participating in the Affiliate Incentive Program with financing through Pulte Mortgage LLC, may choose to receive a credit at closing in an amount of up to \$10,000 for payment of approved options, closing costs and preprints or rate lock, or a combination thereof. Maximum closing costs credit cannot exceed 6% of sales price and may require a 10% down payment. Any unused amount of these credits is the property of the seller and may not be applied to purchase price. Buyer is responsible for paying aggregate amount of closing costs and preprints or rate lock that exceed the incentive amount. All loans are subject to underwriting and loan qualifications of the lender. Rates, terms, and conditions are subject to change without notice. Pulte Mortgage LLC is an Equal Opportunity Lender. NMLS Entity Identifier #1791. Licensing information available <https://secure.pultemortgage.com/Information/ContactUs.aspx> or www.nmlsconsumeraccess.org

**Offer available only on select inventory homes that contract between 02/01/26-02/28/26 and close by 03/31/26. Contact a sales consultant for more information. Offer, if any, may vary locally and is not available in all communities and is subject to certain terms, conditions, and restrictions. See the Sales team in your desired community for specific details. Buyer is not required to finance through seller's affiliate Pulte Mortgage LLC (NMLS 1791). However, rate is based on participation in the Affiliate Incentive Program, including financing through Pulte Mortgage LLC and application of incentives toward closing costs, including any discount points. Based on a FHA 30-year fixed rate mortgage, sales price of \$450,000, loan amount of \$441,849 (including UFMIP financed) with a 3.5% down payment, buyer with FICO score of 720 and a primary residence. Payment of \$2,106.91 based on a rate of 3.990%/4.735% APR effective 01/29/26. Loans must be locked by 03/15/26 and close of escrow must be by 03/31/26. Closing costs credit not to exceed 6% of the purchase price. Payment amounts include principal and interest only and does not include estimated taxes, mortgage insurance, hazard insurance and HOA fees. Additional closing costs will apply. Availability of rate is limited and is on a first come, first serve basis. Some buyers may not qualify for this loan or this rate. Higher rates or discount points may apply based on applicant characteristics at time of rate lock. This is an example and may not be available in your area and is not available for all homes. This offer may not be able to be combined with other offers or discounts, unless otherwise noted. Rates, terms, conditions, and other information subject to change without notice, including market conditions and availability. Pulte Mortgage is an Equal Opportunity Lender. All loans are subject to loan qualification and underwriting of the lender. NMLS ID #1791 (www.nmlsconsumeraccess.org). licensing information, go to: <https://www.nmlsconsumeraccess.org/EntityDetails.aspx?COMPANY/1791> or <https://secure.pultemortgage.com/Information/ContactUs.aspx>.