



# new year NEW HOME REDUCED MORTGAGE PAYMENTS

Save on the first two years of your new home purchase  
when you buy a select homes by 01/31/26.

YEAR	EFFECTIVE INTEREST RATE	MONTHLY P+I PAYMENT	ANNUAL PAYMENT REDUCTION
1	2.250%	\$1,501	\$5,169
2	3.250%	\$1,709	\$2,673
3-30	4.250% / 5.075% APR	\$1,932	\$7,842

TOTAL  
PAYMENT  
REDUCTION

Principal and interest only. Monthly payment and annual payment reduction are for illustrative purposes only. Example based on a FHA 30-year fixed rate mortgage, sales price \$400,000, loan amount \$392,755 (includes upfront mortgage insurance premium) with a 3.5% down payment, 4.250% interest rate / 5.075% APR. Offer available only on certain inventory homes that contract by 01/31/2026 and close by 05/31/26. Contact a sales consultant for more information.

To learn more, visit your local Pulte Homes Community today or  
Call/Text 813.696.3050

PulteMortgage™

Pulte  
HOMES

\*Offer available only on select homes that contract between 01/01/26 and 01/31/26 and close by 05/31/26. 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 and including the cost of the temporary buydown fee of \$7,843.68, based on a 30-year fixed FHA rate mortgage, sales price of \$400,000, loan amount of \$392,755 with a 3.5% down payment, buyer with FICO score of 780 and a primary residence. Rate includes .75% borrower paid discount. Borrower payment bought down year 1 to \$1,501.30 based on a rate of 2.250%, year 2 to \$1,709.30 based on a rate of 3.250%, and years 3-30 to \$1,932.12 based on a rate of 4.250%/5.075% APR effective 12/29/25. Payment amounts include principal and interest only and does not include estimated taxes, hazard insurance and HOA fees. Additional closing costs will apply. 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](http://www.nmlsconsumeraccess.org)). licensing information, go to: <https://www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/1791> or <https://secure.pultemortgage.com/Information/Contactus.aspx>.