



Save more each month with a lower rate from Brightland!

Enjoy a 5.75% 10/6M SOFR ARM (5.991% APR).

For a limited time, on select properties from Brightland Homes, qualified homebuyers may be eligible for 10/6M SOFR ARM financing at **5.75% | 5.991% APR** when financed through Brightland Mortgage.

Don't delay. Today is a great time to buy a home with financing from Brightland Mortgage. Call to lock in a low rate on your new Brightland home.

Save \$591 each month. See how below.

~~PAYMENT AT CURRENT RATES~~

~~**\$3,103** Mo. Payment~~

~~\$423,000 Loan Amount~~

~~Market Rate 8.0% 30-Yr Conv. (8.294% APR)~~

BRIGHTLAND PAYMENT

\$2,512 Mo. Payment

\$423,000 Loan Amount

5.75% 10/6M SOFR ARM (5.991% APR)

**Don't delay!
Start saving
today on
your new
Brightland
home.**



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Brightland Homes locked-in, through Brightland Mortgage, a fixed interest rate for a pool of funds made available to homebuyers on certain properties for a limited time. Rates available until pool of funds is depleted, or promotion expires. Interest rate offered applies only to Brightland Homes financed through Brightland 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. For example, on a 10/6M SOFR ARM loan with a 10% down payment, a \$470,000 sales price, \$423,000 loan amount, a 5.75% | 5.991% APR interest rate, \$2,911 in closing costs and 760 FICO score, would have monthly principal and interest payments of \$2,512. After the initial 10-year fixed-rate period, your interest rate may increase every 6 months according to a margin of 2.75 and the market index based on the 30-Day Average SOFR 10 Year Fixed/6 month Adjustable (FNMA/FHLMC). The maximum cap that your interest rate may increase by is 5% for the first adjustment, 1% every adjustment after that with a lifetime cap of 5% over the start rate. P&I example does not include property taxes, hazard insurance, mortgage insurance, and HOA dues. Rate is subject to Agency Loan Level Pricing Adjustments for FICO score and Loan to Value. APR, terms, and monthly payment savings available calculated as of 10/30/23 and are subject to change at any time. Promotional rate available on Brightland homes with sales contracts signed 10/30/23, or later. Homes must close before 11/26/23. Limited to select homes financed by Brightland Mortgage in participating communities. Participating in the lock program is not a commitment to lend. Lock program must be mentioned at the time of application and is not valid on contract re-writes, transfers, or for buyers who have had a previously signed contract with Brightland Homes. Not applicable with any other offers. Locking the promotional interest rate is the borrower's responsibility with Brightland Mortgage. Locking is done at the borrower's discretion and all rates / fees quoted are valid only at the time presented. All terms and conditions subject to credit approval, market conditions and availability. Brightland Homes reserves the right to make any changes or discontinue any program, campaign or incentive without notice or obligation. Home and community information, including pricing, included features, terms, availability, and amenities, are subject to change at any time without notice. Additional program with different terms available for conventional loans as well. Please visit a Brightland Homes sales consultant for the list of qualified homes, additional information, disclosures, and disclaimers.

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We are pledged to the letter and spirit of the United States policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin. Provided as informational only.

www.BrightlandMortgage.com