

More savings for your next chapter.

HIGHLAND
HOMES

HIGHLAND
HOMELoANS

Contract on an inventory home
in San Antonio and receive:

\$15,000*

toward closing costs or buying down your rate.



Offer available July 1 – September 30, 2026.
Must finance with Highland HomeLoans to qualify.



AVAILABLE
HOMES IN
SAN ANTONIO

*All eligible sales must be original contracts with Highland Homes signed on or after 07/01/26 and by 09/30/26. Valid for inventory homes in the San Antonio area communities. Highland Homes to contribute up to \$15,000 for select inventory homes when Highland HomeLoans is used as the lender. Must apply for a loan with Highland HomeLoans, LLC within 5 days of entering your contract and must close and fund that loan by 12/31/26 to qualify. Amount dependent on interested party loan contribution limits. Incentive can be used towards title policy, closing costs, discount points to buy down the rate, and/or pre-pays. Savings will be reflected on the Closing Disclosure. This is not a commitment to lend, availability subject to change without notice or prior obligation. Cannot be combined with any other offer. Exclusions apply. See Highland Homes sales counselor for details. Highland Homes and Highland HomeLoans reserve the right to change or cancel this promotion at any time. All rights reserved. Purchaser is free to choose their own lender, but will not be eligible for offer unless Highland HomeLoans is used as the lender.

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Lock in your *DREAM HOME* with an *FHA/VA Loan Today!*

HIGHLAND
HOMES

HIGHLAND
HOMELANS



FOR A LIMITED TIME:

5.5% FHA/VA 30-YEAR
FIXED RATE

**(6.255% ANNUAL
PERCENTAGE RATE*)**

ON HOMES THAT CAN CLOSE WITHIN 60 DAYS

OR

FOR YEAR 1 OF A 30 YEAR MORTGAGE:

4.0% 2-1 TEMPORARY
BUYDOWN

YEAR 2 - 5.0% | YEARS 3-30 - 6.0%

**(6.761% ANNUAL
PERCENTAGE RATE*)**

ON HOMES THAT CAN CLOSE WITHIN 60 DAYS



SEE A SALES COUNSELOR
FOR DETAILS.

Offers available when you finance with Highland
HomeLoans for the purchase of qualifying homes. **Must
contract between September 11 to October 4, 2026.**

*Limited-time offer valid on original contracts for select homes in the greater San Antonio area communities signed between 09/11/26 and 10/04/26. Eligible homes to be determined at Highland Homes' discretion. Home must close within 60 days of the contract date. Offer only available for FHA or VA 30-year fixed-rate loans. The 5.50% interest rate/6.255% Annual Percentage Rate scenario assumes a 30-year FHA loan with a \$567,510 loan amount. Rate scenario includes 4.45 discount points (\$25,254) paid by builder. Mortgage rate for 2-1 temporary buydown scenario will be 4.00% interest rate for the first year with a monthly payment of \$2,709.38, 5.00% for the second year with a monthly payment of \$3,046.52, and 6.00% for the third year with a monthly payment of \$3,402.51 which will continue for the life of the loan thereafter. Scenario assumes a 30-year FHA loan with a \$567,510 loan amount. Rate scenario includes 2.239 discount points (\$12,707) paid by builder. Both scenarios above assume an owner-occupied, single-family (one-unit) residence, with a 3.5% down payment and a credit score of 680+. Highland Homes will contribute funds to reduce the interest rate and fund the temporary buydown, where applicable. Contributions are subject to interested-party contribution limits, and any costs exceeding those limits are the borrower's responsibility. Savings will reflect on Closing Disclosure at closing. Additional restrictions and investor guidelines may apply. Payments shown are principal and interest only and do not include amounts for taxes and insurance premiums (if applicable), the actual payment obligation will be greater. Rates pulled 09/14/2026, subject to change. Buyer must apply for a loan with Highland HomeLoans (HHL) within five days of entering into the contract and finance through HHL to qualify. Buyers may finance through another lender but will not be eligible for this promotion. This is not a commitment to lend. Offer cannot be combined with any other offer, and exclusions may apply. Rates, prices, availability and promotional terms are subject to change or cancellation without prior notice or obligation by Highland Homes and Highland HomeLoans. All rights reserved.

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