A rate to make your dream home a reality!

FOR A LIMITED TIME:

5.75% FIXED RATE

(5.963% ANNUAL PERCENTAGE RATE*)

ON HOMES THAT CAN CLOSE WITHIN 90 DAYS

Offer available when you finance with Highland HomeLoans for the purchase of qualifying homes. **Must contract between August 5 and September 7, 2026.**

Now is your chance to own an award-winning home with a lower monthly mortgage payment and Highland's higher standard of quality, beauty, and trust.

SEE A SALES COUNSELOR FOR DETAILS.

*Offer available on select Highland Homes for communities in San Antonio; properties determined at Highland's discretion. Offer is available for eligible homes put under contract on or after 08/05/26 and on or before 09/07/26. Loan must close within 90 days of contract date. Mortgage rate for the example loan possessing the terms detailed below will be 5.75% with a monthly payment of $2,888.69. Offer only available for Conventional 30-year fixed loan types. Loan scenario is based upon a 30-year fixed rate conventional purchase money loan for a single-family (1 unit) residence, owner occupied, 740 FICO score, 10% down payment, which on a $495,000 loan would result in an annual percentage rate (APR) of 5.963%. Payment shown is principal and interest only, and does not include amounts for taxes and insurance premiums (if applicable), actual payment obligation will be greater. Rate pulled 8/6/26, rates subject to change. Highland Homes to contribute funds to reduce the interest rate to 5.75%. Amounts subject to interested party contribution limits. Any interest rate costs exceeding interested party contribution are borrower's responsibility. Rate offer, price, square footage, and availability are subject to change or cancellation without prior notice. Must apply for a loan with Highland HomeLoans (HHL) within 5 days of entering your contract and must finance through HHL. Buyer is entitled to finance through other lenders, but shall not be eligible for this promotion. This is not a commitment to lend, availability subject to change without notice or prior obligation. Cannot be combined with any other offer. Exclusions may apply. Highland Homes reserves the right to change or cancel this promotion at any time. All rights reserved.

HIGHLAND HOMES

HIGHLAND HOMELOANS

Lock in your dream home with an FHA/VA Loan Today!

FOR A LIMITED TIME:

5.25% FIXED RATE

(6.000% ANNUAL PERCENTAGE RATE*)

ON HOMES THAT CAN CLOSE WITHIN 60 DAYS

OR

5.5% FIXED RATE WITH 1-1 TEMPORARY BUYDOWN

(6.253% ANNUAL PERCENTAGE RATE*)

ON HOMES THAT CAN CLOSE WITHIN 90 DAYS

YEARS 1 & 2 - 4.5% | YEARS 3-30 - 5.5%

SEE A SALES COUNSELOR FOR DETAILS.

Offers available when you finance with Highland HomeLoans for the purchase of qualifying homes. **Must contract between August 5 and September 7, 2026.**

*Offer available on select Highland Homes move-in properties for communities in San Antonio, properties determined at Highland Homes' discretion. Offer is available for eligible homes put under contract on or after 08/05/26 and on or before 09/07/26. The 5.25%/6.00% annual percentage rate (APR) fixed rate offer is only available for homes that can close within 60 days of contract, and the 5.50%/6.253% APR offer is only available for homes that can close within 90 days of contract. Offer only available for FHA or VA 30-year fixed loan types. The 5.25%/6.000% APR loan scenario is based upon a 30-year fixed rate FHA purchase money loan for a single-family (1 unit) residence, owner occupied, 3.5% down payment, a $567,510 loan amount, with a monthly payment of $3,133.81. The 5.50%/6.253% APR loan scenario uses a 1-1 temporary buydown with a FHA 30 Yr Fixed Mortgage for a single-family (1 unit) residence, owner occupied. Scenario assumes a loan amount of $567,510 with a 3.5% down payment. Mortgage rate for this example will be 4.5% for the first and second year with a monthly payment of $3,222.26, and 5.5% for the third year with a monthly payment of $3,222.26, which will continue for the life of the loan thereafter. A credit score of 740+ was assumed for both loan scenarios. Additional restrictions may apply. Availability subject to investor guidelines. Monthly 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. Rate pulled 8/6/26, rates subject to change. Highland Homes to contribute funds to reduce the interest rate and pay for 1-1 temporary buydown (depending on offer chosen). Amounts subject to interested party contribution limits. Any interest rate costs exceeding interested party contribution are borrower's responsibility. Rate offer, price, square footage, and availability are subject to change or cancellation without prior notice. Must apply for a loan with Highland HomeLoans (HHL) within 5 days of entering your contract and must finance through HHL. Buyer is entitled to finance through other lenders, but shall not be eligible for this promotion. This is not a commitment to lend, availability subject to change without notice or prior obligation. Cannot be combined with any other offer. Exclusions may apply. Highland Homes and Highland HomeLoans reserve the right to change or cancel this promotion at any time. All rights reserved.

HIGHLAND HOMES

HIGHLAND HOMELOANS

More savings for your next chapter.

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-paids. 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.

EQUAL HOUSING LENDER