



# ENJOY A 3.87% STARTING RATE

SAVE UP TO \$755 EACH MONTH

For a limited time, qualified buyers can lock in a low starting rate\* on quick move-in homes in the Houston area, while saving up to \$755 a month on your mortgage payments. Register or visit a model home in the Greater Houston area to explore a variety of new homes ready for quick move-in. Why wait? Confidently make your move today.

**E**  
**EMPIRE**

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\* Advertised rate must be available on the date and at the time of Rate Lock execution. Offer valid on select quick move-in Empire homes in the Houston area from January 1, 2023 to January 31, 2023. Offer will be applied as a builder-paid credit at closing on qualified Empire Community homes; borrowers' loan must close with an Empire preferred lender to receive the credit. 3.875% starting rate based on a 3/2/1 buydown program with a Year 1 rate: 3.875% | APR: 7.435% / Year 2 rate: 4.875% | APR: 7.435% / Year 3 Rate: 5.875% | APR: 7.435% / Year 4-30 Rate: 6.875% | APR: 7.435%. Financing scenario is based on a home sales price of \$450,000, 30-year fixed loan rate with a 10% down payment, and minimum 740 FICO® credit score. This promotion may not be available in conjunction with any other promotions, price discounts, or purchase incentives. Additional terms and conditions apply. This is not an offering where prohibited by law. See online or on-site Empire sales consultants for details. Offer, specifications, terms, prices, features and availability are subject to change without notice. E. & O.E. January 2023.

