

# SPRING SAVINGS

## Event



PERRY  
HOMES

Lock in a 4.99% Interest Rate\* | 6.411% APR\*

*Available on select Houston homes for a limited time.*

Save up to  
**\$25,000**  
your way\*



Low Interest  
Rate

or



Closing  
Costs

or



Price Reduction  
on Home



PARKSTONE  
MORTGAGE



\*Terms and conditions apply. Offer subject to credit approval.

Scan QR Code or look on the back side of this flyer for details and restrictions.

#### Limited Time Promotional Offer – Springs Savings Event

\*This offer may change or be terminated at any time without notice and is subject to terms and conditions. Purchase a select Perry Homes, LLC (“Perry Homes”) residence in Houston and choose one of the following financial incentives paid for by Perry Homes not to exceed \$25,000: (1) a low interest rate of 4.99% (6.411% APR), (2) closing cost assistance, or (3) a price reduction on the home.

#### Required Disclosures:

Up to \$25,000 in total incentives will be given in the following forms:

1. Closing costs paid by Seller include pre-paid items and will be subject to and determined by federal regulations, the amount of the mortgage, type of mortgage loan selected by purchaser and other requirements, to a combined maximum of 6% of the contract sales price. Lower sales prices may not receive the full \$25,000.

2. The \$5,400 special incentive offered by Crestmark/Parkstone is included in the elected promotional incentive.

Perry Homes is not a lender and does not offer financing. Mortgage financing under the offer is made available by Crestmark Mortgage Company, LTD (“Crestmark”) or Parkstone Mortgage, LLC (“Parkstone”). Not all borrowers will qualify for the offers.

#### Low Interest Rate

- Loan Amount: Subject to credit and property approval.
- Fees and Closing Costs: Other fees and closing costs may apply.
- Low-Interest Rate Details: The 4.99% (6.411% APR) is obtained through an interest rate buydown by purchase of points.
- For example, if a qualified Purchaser is buying an eligible \$462,500 Perry Homes owner occupied residence with a 20% down payment (loan amount of \$376,475) and 680 FICO score on a 30-year fixed-rate FHA loan, closing costs are estimated to be \$40,763.81 and the interest rate of 4.99% (6.411% APR), there would be 360 monthly principal and interest payment of \$2,171.89. The amount does not include property taxes, hazard insurance, or HOA dues (if applicable), and the actual payment obligation will be greater. Rates listed are effective as of 04/23/25, are for illustrative purposes only, and are subject to change. Rate is subject to Agency Loan Level Pricing Adjustments for credit score and Loan to Value (LTV); however, a customer's credit profile could lead to a higher interest rate.
- Rates and Terms: Rates are subject to change and may vary based on credit qualifications and market conditions.
- APR Calculation: The APR is based on the actual note interest rate and assumes a \$400,000 loan amount with a 30-year fixed term. Actual APR may vary based on the borrower's loan amount, down payment, specific loan terms, and creditworthiness.
- The interest rate advertised includes an interest rate buydown offer through purchase points paid by Perry Homes that is subject to qualifications, and restrictions apply to all offers.
- The amount that Perry Homes can pay for an interest rate buydown will be subject to and determined by federal regulations, the amount of the mortgage, type of the mortgage loan selected by Purchaser and other requirements that apply to maximum seller contribution limitations, which may vary based on type of loan selected by Purchaser.
- Limited-Time Offer: This is a promotional offer and may be subject to expiration or withdrawal at any time without notice.
- Not all borrowers will qualify for the promotional rate, and it is only available to homes purchased as borrower's principal residence. Actual interest rates are set by your lender. Please contact your lender for information about actual loan terms that may be available to you.

#### Qualification Requirements: To qualify, purchaser must:

1. Select, qualify with, and use either Crestmark Mortgage Company, LTD (NMLS #287961) or Parkstone Mortgage, LLC (NMLS #2065952) to provide financing.
2. Choose a home designated for this offer.
3. Present this offer flyer upon an initial visit to a Perry Homes Model Home
4. Sign an initial earnest money contract between 05/01/2025 - 05/31/2025

Additional requirements may apply. Contact your lender for full eligibility information and actual loan terms that may be available to you.

#### Important Lender Relationship Disclosures:

- Crestmark and Parkstone are affiliates of Perry Homes.
- You are NOT required to use Crestmark or Parkstone as a condition to purchase your property.
- However, using Crestmark or Parkstone IS required to qualify for this Perry Homes promotional offer.

#### Licensed Lender Information:

Crestmark Mortgage Company, LTD

TX SML Mortgage Banker Registration NMLS #287961

Houston: 11330 Clay Rd., Suite 350B, Houston, TX 77041, (713) 744-1200

Parkstone Mortgage, LLC

TX SML Mortgage Banker Registration NMLS #2065952

Houston: 6002 Rogerdale Road, Suite 530, Houston, TX 78231, (832) 493-3075

For Texas residents: To file a complaint about a mortgage company, mortgage banker, or licensed mortgage loan originator, please visit [www.sml.texas.gov](http://www.sml.texas.gov) or call the Texas Department of Savings and Mortgage Lending at (512) 475-1350.

#### Additional Terms:

- This promotion may not be combined with other special incentives offered by Perry Homes
- One promotional offer per contract
- Offers, plans, prices, and availability are subject to change without notice.
- All trademarks, product names, brands and logos remain the property of their respective holders.

Equal Housing Opportunity: Perry Homes supports equal housing opportunity and does not discriminate based on race, color, religion, sex, handicap, familial status, or national origin.

This advertisement is for informational purposes only and is not a commitment to lend. Contact your Perry Homes Sales Professional for complete details about this offer, including all terms, conditions, and limitations.