YEAR ONE of your mortgage

4.5% FIXED RATE*

(6.745% ANNUAL PERCENTAGE RATE)

YEAR TWO of your mortgage

5.5% FIXED RATE*

(6.745% ANNUAL PERCENTAGE RATE)

For the remainder of your mortgage

6.5% FIXED RATE*

(6.745% ANNUAL PERCENTAGE RATE)

At Highland Homes, we know it's not your dream home if you can't afford the payments. That's why, right now, we're offering a locked-in low interest rate when you purchase a select quick move-in home.

Offer available when you finance with Highland HomeLoans for the purchase of qualifying homes. **Must contract between September 11 - September 30, 2026. Must close by December 30, 2026.**

SEE A SALES COUNSELOR FOR DETAILS.

HIGHLAND HOMES

HIGHLAND HOMELOANS

*Offer available on select quick move in Highland Homes properties for communities in the Houston area; properties determined at Highland's discretion. Offer is available for eligible homes put under contract on or after 09/11/26 and on or before 09/30/26, and which are closed on or before 12/30/26. Offer available for a home loan valued at no greater than $806,500. Mortgage rate for the example loan possessing the terms detailed below will be 4.5% for the first year with a monthly payment of $2,508.09, 5.5% for the second year with a monthly payment of $2,810.56, and 6.5% for the third year with a monthly payment of $3,128.74 which will continue for the life of the loan thereafter. 6.5% rate scenario includes 2.354 discount points ($11,652) paid by builder. Offer only available for Conventional 30-year fixed loan types. Highland Homes will contribute funds to reduce the interest rate and fund the temporary buydown. Contributions are subject to interested-party contribution limits, and any costs exceeding those limits are the borrower's responsibility. Additional restrictions and investor guidelines may apply. Loan scenario based on a 30-year fixed rate conventional purchase money loan for a single-family (1 unit) residence, owner occupied, 760+ credit score, 10% down payment, which on a $495,000 loan would result in an annual percentage rate (APR) of 6.745%. Payments shown are principal and interest only, and do not include amounts for taxes and insurance premiums (if applicable), actual payment obligation will be greater. Rate pulled 09/11/26, rates 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.

EQUAL HOUSING LENDER