

SPRING SAVINGS

Event



**PERRY
HOMES**

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

Available on select homes for a limited time.



3.99% Interest Rate
6.173% APR*

or



Design Center
Allowance*

or



Price Reduction
on Home*



*Terms and conditions apply. Offer subject to credit approval. See back of this flyer for details and restrictions.

Limited Time Promotional Offer – Spring Savings Event 2025

*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 Austin or San Antonio and choose one of the following financial incentives paid for by Perry Homes: either (1) a 2-1 Buydown (Low First-Year Rate Available), or (2) one of the following incentives not to exceed \$25,000: (i) Design Center allowance, or (ii) a price reduction on the home.

Required Disclosures:

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

2-1 Buydown - Low First-Year Rate Available

Example of a 30-Year Fixed Rate Conventional Mortgage with a 2-1 Buydown

Year 1	3.99% Effective Interest Rate	6.173% APR
Year 2	4.99% Effective Interest Rate	6.173% APR
Years 3 – 30	5.99% Actual Interest Rate	6.173% APR

- Loan Amount: Subject to credit and property approval.
- Fees and Closing Costs: Other fees and closing costs may apply.
- 2-1 Buydown Details: The 2-1 buydown reduces your effective interest rate by 2% for the first year and 1% for the second year. After the second year, the interest rate is the full, fixed actual note rate. The example here demonstrates how the borrower’s monthly payment may be impacted by the 2/1 temporary buydown offer. However, while the reduced monthly payments during the first two years of the loan will result in a reduced effective interest rate, the actual note rate of the loan is not bought down by the offer, and the borrower will always be responsible for the actual note 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.
- For example, if a qualified Purchaser is buying an eligible \$500,000 Perry Homes owner occupied residence with a 20% down payment (loan amount of \$400,000) and 780 FICO score on a 30-year fixed-rate conventional loan, closing costs are estimated to be \$7,200 and the interest rate and monthly principal and interest payments are estimated to be as follows: 1st year effective interest rate of 3.99% (6.173% APR), 12 monthly Principal and Interest payments of \$1,907.36; 2nd year effective interest rate of 4.99% (6.173% APR), 12 monthly Principal and Interest payments of \$2,144.84; Years 3-30 interest rate of 5.99% (6.173% APR), 336 monthly Principal and Interest payments of \$2,395.63. These amounts do not include property taxes, hazard insurance, mortgage insurance or HOA dues, and the actual payment obligation will be greater.
- The interest rate advertised includes a rate buy down offer 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 buy down 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.

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

1. Closing costs paid by Perry Homes 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 3% 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.
3. Design Center allowance or price reduction amounts will be determined at time of contract and cannot be combined with other incentives.

Qualification Requirements: To qualify, purchaser must:

1. Select, qualify with, and use either Crestmark Mortgage Company, LTD (NMLS #287961) (“Crestmark”) or Parkstone Mortgage, LLC (NMLS #2065952) (“Parkstone”) 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 04/1/2025 - 04/30/2025
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.

Crestmark Mortgage Company, LTD

TX SML Mortgage Banker Registration NMLS #287961
Austin: 310 W University Avenue, Unit 2, Georgetown, TX 78626, (512) 354-4540
San Antonio: 3239 N Loop 1604 W, Suite 220, San Antonio, TX 78257, (210) 979-9595
<https://www.houseloan.com/crestmarkmortgage/>

Parkstone Mortgage, LLC

TX SML Mortgage Banker Registration NMLS #2065952
Austin: 8911 N. Capital of Texas Hwy, Suite 4300E, Austin, TX 78759, (210) 381-7680
San Antonio: 3424 Paesanos Parkway, Suite 201D, Shavano Park, TX 78231, (210) 381-7680
<https://www.parkstonemortgage.com/>

For Texas residents: To file a complaint about a mortgage company, mortgage banker, or licensed mortgage loan originator, please visit 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.