



YEAR END SALES EVENT

from our family to yours

INTEREST RATE AS LOW AS 4.875% APR 6.641%**

On Select Move-In Ready Homes
*See Sales Professional for details



J. Patrick Homes promotional interest rate is a fixed interest rate for a pool of funds made available to homebuyers on certain properties for a limited time. Rates available until pool of funds is depleted, or promotion expires. Interest rate offered applies only to J. Patrick Homes financed through a select preferred lender offering the promotional interest rate for a borrower's principal residence. Not all borrowers will qualify. This offer is available for a limited time and can be stopped at any time with no prior notice. Stated rate may change or may not be available at the time of rate lock. Buyer must contact the select preferred lender for rate details and examples. Does not include property taxes, hazard insurance, and HOA dues. Rate is subject to Agency Loan Level Pricing Adjustments for FICO score and Loan to Value. APR, terms, and monthly payment savings available calculated as of 11/3/23 and are subject to change at any time. Promotional rate available on J. Patrick homes with sales contracts signed between 11/3/23 -11/30/23. Loan must close before 12/29/23. Limited to select homes financed by the preferred lender offering the promotional rate in participating communities. Participating in the lock program is not a commitment to lend. Lock program must be mentioned at the time of application and is not valid on contract re-writes, transfers, or for buyers who have had a previously signed contract with J. Patrick Homes. Not applicable with any other offers. Locking the promotional interest rate is the borrower's responsibility with the preferred lender. Locking is done at the borrower's discretion and all rates / fees quoted are valid only at the time presented. All terms and conditions subject to credit approval, market conditions and availability. J. Patrick Homes reserves the right to make any changes or discontinue any program, campaign or incentive without notice or obligation. Home and community information, including pricing, included features, terms, availability, and amenities, are subject to change at any time without notice. Additional program with different terms available for conventional loans as well. Please visit a J. Patrick Homes sales consultant for the list of qualified homes, additional information, disclosures, and disclaimers.

**760 credit score required. 10/6 ARM. Stated rate may change or may not be available at time of rate lock. Example: Purchase Price \$619,909, 5% Down Payment, \$588,913 Loan Amount, 30 year term, initial interest rate 4.875% (6.641% APR) for initial 120 payments of \$3,117, not including mortgage insurance/taxes/insurance.

Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$477,292: 3% Margin, 5.322% SOFR (11/7/23), 8.375% variable rate, \$4,106.00 monthly payment. At max interest rate of 9.875% payment is \$4,568.00.

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