



HURRY IN TODAY FOR YOUR SAVINGS!

4.99%*
DISCOUNTED RATE
(6.630% APR)

+

UP TO
\$3,000**
IN CLOSING COSTS

— OR —

UP TO
\$8,000***
IN CLOSING COSTS

with use of Seller's Preferred Lender*



**BUY NOW AND PAY ZERO REFINANCING CLOSING COSTS
IF YOU REFINANCE WITH MHC MORTGAGE*****

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When financing with a preferred lender, buyers can receive an offer of 4.99% rate plus up to \$3,000 in closing costs, OR up to \$8,000 toward closing costs. Offers are only applicable to specific homesites for contracts binding by 09/30/2024. MHC Mortgage, LLC NMLS #2421005. MHC Mortgage, LLC ("MHC") is a partnership with FBC Mortgage, LLC (NMLS ID#152859) and My Home Communities. Georgia residential mortgage licensee #2421005. MHC Corporate Office: 210 S. Broad Street, Suite 5, Monroe, GA 30655. All products are subject to credit and property approval. Programs, rates, program terms and conditions are subject to change without notice. Incentive is restricted to certain communities and/or homesites. Not all products are available in all states for all amounts. Other restrictions and limitations apply. *Scenario is an estimate only and is based on a 640 FICO score on a 30 year (360 months) FHA fixed-rate mortgage at a sales price of \$350,000, 3.5% down, 96.5% LTV, loan amount of \$337,750, rate of 4.99%, and APR of 6.630%, which would result in a principal and interest payment of \$2,058. 4.99% rate is based on a builder paid forward commitment to buydown the market rate. Payment scenario does not include taxes, insurances, or HOA fees (if applicable) and the actual payment obligation may be greater. The forward commitment is offered on government loans only and may not be available on all loan programs. **Up to \$3,000 credit will be issued as a seller-paid closing cost credit for loans closed with MHC only. Credit may not exceed the actual closing costs amount. ***Up to \$8,000 credit will be issued as a seller-paid closing cost credit for loans closed with MHC only. Credit may not exceed the actual closing costs amount. ****When refinancing your mortgage through MHC, MHC will contribute a lender credit up to the total amount of closing costs. Credit will be applied as a lender credit at closing on refinances closed within 6-24 months after initial closing date. Credit may not exceed the actual closing costs amount. Excludes pre-pays, prorations, discount points, homeowners association fees, community development district fees and mortgage insurance premiums collected at closing. Offer is not transferable, not exchangeable and has no cash value. Void where prohibited. This offer must be presented at initial application to be valid. For more information on closing costs covered or the closing cost credit offer, please contact your mortgage loan originator for details. As a result of refinancing, your total finance charges may be higher over the life of the loan. Get an official Loan Estimate before choosing a loan. Zero Closing Cost Refinance offer is valid for new contracts signed through December 31, 2024. Borrower is not required to finance through MHC but must use MHC to receive incentives. Contact a My Home Communities representative for details. 8-30-24

