# THE BIGGER. BETTER. BUYDOWN!

TRUST HOMES SALES EVENT



**MORE CHOICES. MORE SAVINGS.**
**THE PERFECT TIME TO BUY A TRUST HOME.**

**FIND YOUR NEW HOME TODAY AT WWW.TRUSTNEWHOMES.COM**

## FHA 2/1 BUYDOWN

AS LOW AS
**4.75%***

YEAR 1; 4.75% | YEAR 2; 5.75% | YEAR 3-30; 6.75%

Loan Program based on a 720 credit score and a loan amount of $434,250. 3.5% Down Payment.

## FHA 30 YR. FIXED

AS LOW AS
**5.75%***

YEAR 1-30; 5.75%

Loan Program based on a 720 credit score and a loan amount of $541,365. 3.5% Down Payment.

## CONVENTIONAL 2/1 BUYDOWN

AS LOW AS
**5.125%***

YEAR 1; 5.125% | YEAR 2; 6.125% | YEAR 3-30; 7.125%

Loan Program based on a 760 credit score and a loan amount of $405,000 or higher. 10% Down Payment.

## CONVENTIONAL 30 YR. FIXED

AS LOW AS
**6.25%***

YEAR 1-30; 6.25%

Loan Program based on a 760 credit score and a loan amount of $504,900. 10% Down Payment.

Up to
**$5K***
TOWARDS CLOSING COSTS

Up to
**$5K***
AGENT BONUS

There's never been a better time to make your move with Trust Homes—and we're making it easier to make your new home a reality.

With our **BIGGER BETTER BUYDOWN** promotion, **More Choices. More Savings!** Choose the financing option that works best for you and take advantage of special financing incentives available for a limited time on select move-in ready homes.

Plus, when you purchase a select move-in ready, you can take advantage of **up to $5,000 toward closing costs*** when using one of our trusted preferred lenders.

Talk to your Trust Homes sales agent about the **BIGGER BETTER BUYDOWN** and explore the financing option that fits your new home purchase.

ADVERTISED RATE; WEEK OF: 11/02/2026

**A BIGGER BETTER WAY TO BUY!**

**Several Beautiful Quick Move-In Homes READY NOW!**

TRUSTHOMES
WWW.TRUSTNEWHOMES.COM

**BIGGER INCENTIVES.**
**BETTER POSSIBILITIES.**
**SMARTER FINANCING!**

MAKE YOUR MOVE TODAY!

The Bigger Better Buydown promotion is available for a limited time on qualifying Trust Homes move-in ready and pre-sale homes. Financing options, interest rates, discount points, loan amounts, credit score requirements, and promotional incentives vary by loan program and are subject to change without notice. All financing is subject to credit approval, underwriting guidelines, lender approval, and applicable loan program requirements. Advertised rates and terms are based on the specific loan scenarios presented and may not be available to all buyers. Rates and terms may vary based on creditworthiness, loan amount, property type, occupancy, market conditions, and other factors.The financing options presented may include conventional fixed-rate loans, conventional 2/1 temporary buydown loans, FHA 2/1 temporary buydown loans, and FHA 5/1 adjustable-rate mortgage (ARM) loans. Temporary buydown rates apply only during the specified introductory period, after which the interest rate and monthly payment may increase in accordance with the applicable loan terms. ARM interest rates are subject to adjustment following the initial fixed-rate period and are governed by the terms of the applicable loan agreement. Buyers should consult their preferred lender for complete information regarding interest rates, future payment adjustments, loan costs, and eligibility. Promotional incentives, including upgrades, closing cost assistance, and Realtor bonuses, vary by loan program and may be subject to additional terms, conditions, restrictions, and availability. Incentives are not guaranteed and may not be combined with other offers, promotions, discounts, or financing incentives unless expressly permitted by Trust Homes and the applicable lender. Closing cost assistance may be subject to lender limitations and loan program requirements. Upgrades are subject to builder approval, availability, applicable selections, and construction timelines. The Bigger Better Buydown and associated promotional incentives are subject to the terms of the applicable purchase agreement, financing agreement, and lender requirements. Promotional benefits may be modified, withdrawn, or terminated at any time without prior notice. The availability of any advertised incentive does not guarantee loan approval, a specific interest rate, monthly payment, or closing date. All homes, floorplans, features, upgrades, pricing, financing options, and incentives are subject to availability and may vary by community and market. See your Trust Homes sales agent and participating preferred lender for complete details, applicable restrictions, and current program terms. Promotion valid on homes thru October 31st, 2026. Homes must close by November 30th.

** Financing rate and savings Menu are for illustrative purposes only and are subject to credit approval, underwriting guidelines, loan program requirements, market conditions, and availability. Rates, terms, points, and other loan costs are subject to change without notice. Financing is provided by participating/preferred lenders and is not guaranteed by Trust Homes. Buyer must qualify for the applicable loan program and meet all lender requirements. This offer is subject to end at any time and may not be combined with any other offer except the Bigger Better Buydown Incentive. Rates subject to change daily and advertised rates are not guaranteed. Seller will pay up to but not to exceed 3 points of loan amount to assist purchaser in rate buy down. The advertised financing options are based on the following requirements:

FHA FINANCING — $450,000 LOAN AMOUNT: Examples require a minimum 720 credit score, 3.5% down payment, and 3 points paid by the builder, subject to applicable FHA loan limits, underwriting requirements, and lender approval. Available financing structures include a 5/1 ARM at an initial rate of 5.375%; a 2/1 temporary buydown with rates of 4.75% for year one, 5.75% for year two, and 6.75% thereafter; and a 30-year fixed-rate mortgage at 5.875%. Rates subject to change daily and advertised rates are not guaranteed.

FHA FINANCING — $561,000 LOAN AMOUNT: Examples require a minimum 720 credit score, 3.5% down payment, and 3 points paid by the builder, subject to applicable FHA loan limits, underwriting requirements, and lender approval. Available financing structures include a 5/1 ARM at an initial rate of 5.25%; a 2/1 temporary buydown with rates of 4.75% for year one, 5.75% for year two, and 6.75% thereafter; and a 30-year fixed-rate mortgage at 5.75%. Rates subject to change daily and advertised rates are not guaranteed.

CONVENTIONAL FINANCING — $450,000 LOAN AMOUNT: Examples require a minimum 760 credit score, 10% down payment, and 3 points paid by the builder, subject to lender underwriting requirements and approval. Available financing structures include a 5/1 ARM at an initial rate of 5.375%; a 7/1 ARM at an initial rate of 5.625%; a 2/1 temporary buydown with rates of 5.125% for year one, 6.125% for year two, and 7.125% thereafter; and a 30-year fixed-rate mortgage at 6.25%, with 3.75 points paid by the builder. Rates subject to change daily and advertised rates are not guaranteed.

CONVENTIONAL FINANCING — $561,000 LOAN AMOUNT: Examples require a minimum 760 credit score, 10% down payment, and 3 points paid by the builder, subject to lender underwriting requirements and approval. Available financing structures include a 5/1 ARM at an initial rate of 5.375%; a 7/1 ARM at an initial rate of 5.625%; a 2/1 temporary buydown with rates of 5.125% for year one, 6.125% for year two, and 7.125% thereafter; and a 30-year fixed-rate mortgage at 6.25%, with 3.75 points paid by the builder. ARM rates are fixed for the initial fixed-rate period and are subject to adjustment thereafter in accordance with the terms of the applicable loan. A 5/1 ARM is generally fixed for the first five years and may adjust annually thereafter; a 7/1 ARM is generally fixed for the first seven years and may adjust annually thereafter. ARM rates and payments may increase after the initial fixed-rate period. For 2/1 temporary buydown options, the stated reduced rates apply only during the applicable temporary buydown period. The loan's permanent note rate applies thereafter, subject to the terms of the loan. The temporary buydown does not permanently reduce the interest rate or principal balance of the loan. Rates subject to change daily and advertised rates are not guaranteed.

Builder-paid points and other incentives are subject to applicable loan-program and lender requirements, including limits on seller/builder contributions. Any unused portion of an incentive may not be available as cash to the buyer and may not be exchanged for cash or other consideration. Buyer is responsible for all applicable closing costs, prepaid items, taxes, insurance, mortgage insurance, escrow requirements, and other charges unless specifically stated otherwise in the applicable purchase agreement or lender documentation. The advertised loan amounts, rates, credit scores, down payments, points, and financing terms are examples only and do not constitute a commitment to lend. Actual rates, APR, monthly payment, cash required to close, loan amount, points, fees, mortgage insurance, and other terms will vary based on the buyer's individual financial circumstances, property, loan program, lender requirements, market conditions, and final underwriting approval. The advertised interest rate is not the same as the APR. Buyers should consult a participating lender for complete loan terms, including APR, fees, adjustment caps, margin, index, and other applicable loan terms. All financing is subject to lender approval. Not all buyers will qualify for every financing option. Restrictions, exclusions, loan limits, income requirements, debt-to-income requirements, property requirements, and other conditions may apply. Financing options may not be combined with other promotions or incentives unless expressly stated in writing. Trust Homes reserves the right to modify, limit, or withdraw financing incentives and promotional offers at any time without notice. Offer subject to availability and applicable purchase agreement terms. Trust Homes is not a lender. This is not an offer to lend or a commitment to provide financing. Equal Housing Opportunity. See New Home Agent for complete details.

Capital City Home Loans

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