Lower Monthly Payments for Five Years*

With our 5/1 Adjustable-Rate Mortgage (ARM), lock a lower rate and monthly payment for the first five years, giving you more financial breathing room for what matters most.

Beginning year 6, the rate and payment can adjust annually based on the market conditions and borrower's loan terms. Payments may increase or decrease. The new rate will be the maximum annual increase of 1%, or the current market rate — *whichever is lower.*

Sample Financing Scenario based on an FHA loan with 3.5% down payment**

Sales Price: $289,000	Years 1-5	Years 6-30
Payment Rate**	**4.99%**	**4.99% - 9.99%**
Annual Percentage Rate	**7.911%**	**7.911%**
Monthly P&I Payment***	**$1,522**	**$1,522 - $2,488**

Rate Change Caps:
Maximum 1% increase per year, and 5% total lifetime cap above the initial rate (or 9.99%).

Available on select homes with loans closed by September 22, 2026.

Based on a $289,000 purchase price, a 30-Year FHA loan with 3.5% down and 45% Debt-To-Income (DTI) ratio, the estimated APR is 7.911%, assuming a maximum rate changes annually. APR varies based on loan amount and specific terms and may increase or decrease after closing.

Reach out to begin your home-buying journey today!

STONEWOOD HOME LENDING
Phone: 956.608.6020 | contact@stonewoodhomelending.com
Prequalify at: StonewoodHomeLending.com

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Esperanza HOMES

Stonewood Home Lending, LLC | Corporate NMLS 1031959 | 4400 Tres Lagos Blvd., Building 700 – Suite 780, McAllen, TX 78504. *The initial interest rate on 30-year Adjustable-Rate Loan of 4.99% is paid for by Esperanza Homes on certain properties with loans closed by September 22, 2026. To receive the promotional interest rate, home purchased must be the borrower's primary residence and buyer must use Stonewood Home Lending for financing. *Interest rate effective as of July 24, 2026 is for illustrative purposes only, is subject to change and assumes a minimum 680 credit score for the borrower. When available with the program, lower credit scores may result in higher pricing for the borrower. **Estimated monthly payment includes principal & interest (P&I) and does not include taxes, homeowners insurance, or Mortgage Insurance Premium (MIP); actual payment will be greater. This loan has a 30-year amortization with a fixed rate of interest for the first 5 years, after which the interest rate may adjust every 12 months thereafter for the remainder of the mortgage term using a fully indexed rate (index plus margin rounded to the nearest 0.125%). Initial interest rate adjustment cannot change more than 1%, and each subsequent periodic interest rate adjustment thereafter cannot change more than 1%. Rate increases are capped at 5% for the life of the loan. Interest rate will never be less than the margin. An interest rate adjustment may increase your monthly payment. Borrowers should consider their financial plans before choosing an ARM. Not a commitment to lend. Borrower must meet qualification criteria. Requirements and restrictions apply. Speak with your loan officer for more details and to discuss specific scenarios. You are NOT required to use Stonewood as a condition for purchasing your property, but you are required to use Stonewood Home Lending to qualify for certain builder incentives or promotions. Information as of July 24, 2026. Photo courtesy of Esperanza Homes

EQUAL HOUSING OPPORTUNITY