Clover Payment Example*

Purchase Price: $390,000
Builder Incentive: $20,000*

Clover (P&I) *Monthly payment estimates include principal & interest*

- FHA | 3.5% Down: $2,171.87/monthly P&I (5.49% rate, 6.0623% APR)

Display/Disclaimer – Up to $20,000 Builder Incentive**

Permanent Rate Buydown: FHA Disclaimer
5.49% 30-Year FHA Fixed Rate (6.0623% APR)*

*Special financing rate offer of **5.49%** is paid for by Hartford Homes on select new home contracts signed by August 15, 2026, and closed by October 1, 2026. To receive the promotional interest rates, the home purchased must be the borrower's primary residence and the buyer must use Harmony Home Lending to finance the loan. Interest rates listed are effective as of **July 23, 2026** are for illustrative purposes only, and are subject to change without notice. An FHA loan will have a **6.0623%** Annual Percentage Rate (APR). The promotional rate is based on a **30-year fixed-rate FHA loan** with a **3.5%** down payment and a minimum **680 credit score**. When permitted by the program, qualifying lower credit scores may result in higher fees for the borrower. For a **$390,000** sales price and **$382,936 loan amount**, the estimated monthly principal & interest (P&I) payment is **$2,171.87.** This payment does not include taxes, homeowners insurance, **Mortgage Insurance Premium (MIP) or any applicable HOA**; therefore, the actual payment amount will be higher. Promotion is **available with Conventional or FHA loans**. Contact your loan officer for Conventional loan program requirements and a custom loan scenario. Not a commitment to lend. Borrower must meet qualification criteria. Additional requirements, restrictions, and underwriting conditions may apply. This offer cannot be combined with other offers, discounts, or programs. Total interested party contributions are subject to limitations. Not to exceed seller concession limits. ****Cost of the $20,000 Builder Incentive is covered by Hartford Homes for eligible contracts signed by August 15, 2026.** You are NOT required to use Harmony to purchase your property, but you are required to use Harmony Home Lending to qualify for certain Hartford Homes incentives or promotions. Speak with your loan officer for complete details. See your Hartford Homes Sales Consultant for eligible properties. Information as of **July 23, 2026.** Harmony Home Lending, LLC | 2809 East Harmony Road, Suite 200-A, Fort Collins, Colorado 80528 | Corporate NMLS 2128390 | Equal Housing Opportunity.