LOCK IN A BELOW MARKET RATE

Plus, Even Lower Payments for the First Two Years*

Take advantage of reduced monthly payments for the first two years, while locking in a below-market fixed-rate for the remainder of your loan term.

Sample Financing Scenario | Conventional Loan with 10% Down

Sales Price: $500,000	Year 1	Year 2	Years 3-30
Payment Rate**	**2.99%**	**3.99%**	**4.99%**
Annual Percentage Rate (APR) APR varies based on loan amount and specific terms.	**4.8667%**	**4.8667%**	**4.8667%**
Monthly P&I Payment***	**$2,507.29**	**$2,758.28**	**$3,025.45**

Contact us to begin your home-buying journey today.

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Harmony HOME LENDING, LLC

HARTFORD HOMES

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EQUAL HOUSING OPPORTUNITY

*Special financing rate offer of 4.99%, as well as a reduced payment rate of 2.99% for year 1 and 3.99% for year 2, is paid for by Hartford Homes on new eligible contracts signed by September 15, 2026, with loan closed by November 15, 2026. To receive the promotional interest rates, home purchased must be the borrower's primary residence and buyer must use Harmony Home Lending for financing. **Interest rate effective as of August 28, 2026 is for illustrative purposes only, is subject to change and assumes a minimum 780 credit score for the borrower. Lower credit scores will result in higher pricing for the borrower. ***Estimated monthly payment includes principal & interest only and does not include taxes, insurance premiums, or Mortgage Insurance (MI). The actual payment will be greater. Fees estimates vary. Total interested party contributions are subject to limitations. Not to exceed seller concession limits. Additional requirements, restrictions, and underwriting conditions may apply. Speak with loan officer for details and to discuss your specific scenario. Not a commitment to lend. Borrower must meet qualification criteria. You are NOT required to use Harmony to purchase your property, but you are required to use Harmony Home Lending to qualify for certain builder incentives or promotions. Information as of August 28, 2026. Photo courtesy of Hartford Homes.