



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 | FHA Loan with 10% Down

Sales Price: \$466,321	Year 1	Year 2	Years 3-30
Payment Rate**	3.99%	3.99%	4.99%
Annual Percentage Rate (APR) APR varies based on loan amount and specific terms.	5.744%	5.744%	5.744%
Monthly PITI Payment***	\$2,911.32	\$2,911.32	\$3,183.63

Contact us to begin your home-buying journey today.

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Harmony
HOME LENDING, LLC

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HARTFORD
HOMES

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 *Special financing rate offer of 4.99%, as well as a reduced payment rate of 3.99% for year 1 and year 2, is paid for by Hartford Homes on select homes with new eligible contracts signed by September 30, 2026 and loan closed by November 30, 2026. Promotional rate available with FHA and VA loans. To receive the promotional interest rate, home purchased must be the borrower's primary residence and buyer must use Harmony Home Lending for financing. **Interest rate shown is effective September 16, 2026 for illustrative purposes only, is subject to change, and assumes a minimum 680 credit score for the borrower. Lower credit scores will result in higher pricing for the borrower. ***Estimated monthly payments shown include Principal, Interest, Taxes, Insurance (PITI) and Mortgage Insurance Premium (MIP) required for some loan scenarios. Amounts in the scenario are estimated; actual monthly payment amount will vary based on loan specifications. 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. Total interested party contributions are subject to limitations. Not to exceed seller concession limits. Incentive cannot be combined with other offers and may change without notice. 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 September 16, 2026. Photo courtesy of Hartford Homes.