

# Brightland MORTGAGE

**Starting Payment of \$1,859.65\***  
**4.875% | 5.052% APR\***



## FHA 5/1 ARM FINANCING EXAMPLE

Interest Rate | APR. . . . . **4.875% | 5.052%\***  
 Starting Monthly Payment . . . . . **\$1,859.65\***  
 Listing Price | Loan Amount . . . \$329,990 | \$324,012

Financing is offered by Brightland Mortgage Services, Ltd. ("Brightland"), an affiliate of DRB Homes. DRB Homes is not a lender, mortgage broker, or loan servicer. Use of an affiliated lender is not required to purchase any homes sold by DRB Homes. This is an advertisement of and prepared solely by Brightland Mortgage.

\*Offer is only available on homes that are purchased as a primary residence. The interest rate is based on a 30-year FHA 5/1 adjustable-rate mortgage (ARM) on a \$329,990 home with a 3.5%

down payment, \$324,012 loan amount which includes upfront mortgage insurance, a 680 FICO score with a note rate of 4.875% (5.052% APR), would result in an estimated monthly starting principal, interest, and mortgage insurance payment of \$1,859.65 for the first 60 months of the loan. Estimated monthly payment does not include amounts for taxes, hazard insurance premiums, or HOA fees. The actual payment obligation will be greater. Financing must be obtained through Brightland Mortgage. Starting in year 6 of the loan, the ARM interest rate may increase every year based on the 1 Year CMT index with a 1.75 margin, a 1% maximum first adjustment, a 1% maximum increase at subsequent adjustments with a lifetime cap of 5% over the life of the loan. Not all borrowers will qualify. This offer is available for a limited time on select properties and can be discontinued at any time without prior notice. All loans subject to credit approval and actual rates available to borrowers may vary based on factors including borrowers' credit score, documentation level, market conditions, and availability. Programs, prices, rates, terms, and conditions subject to change without notice. Participating in the lock program is not a commitment to lend. Not applicable with any other offers. Example based on rates available as of 6/16/2026.

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