



Start low. Stay low.

2-1 Buydown FHA Home financing available.

Start with a great **3.99%** rate*
that steps up to a long-term
fixed-rate at **5.99%*** (**6.84% apr***).



30-YEAR FHA 2-1 TEMPORARY BUYDOWN FINANCING EXAMPLE

1st YEAR RATE - APR - PITI
3.99%* | 6.84%*apr | PITI \$2,365.41*

2nd YEAR RATE - APR - PITI
4.99%* | 6.84%*apr | PITI \$2,598.59*

3rd-30th YEAR RATE- APR-PITI
5.99%* | 6.84%*apr | PITI \$2,844.84*

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 fixed-rate purchase money mortgage with a 2-1 buydown option on a \$400,000 home with a 3.5% down payment, a \$392,755 loan amount which includes upfront mortgage insurance, a 680 FICO score with a note interest rate of 5.99% (6.844% APR), which would result in (i) an estimated monthly starting payment of \$2,365.41 for the 1st year of the loan at 3.99%, (ii) an estimated monthly payment of \$2,598.59 for the 2nd year of the loan at 4.99%, and (iii) an estimated monthly payment of \$2,844.84 for the 3rd - 30th years of the loan at 5.99%. Estimated monthly payments include amounts for taxes, and insurance premiums. HOA fees not included. The actual payment obligation may be greater. Financing must be obtained through Brightland Mortgage. 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. Special financing applicable for homes with purchase contracts signed by 9/30/2026 and close by 10/31/2026. Example based on rates available as of 9/18/2026.



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