



Take advantage of a this special offer while you can! Kindred Homes and Kindred HomeLoans have partnered together to offer you a rate as low as 4.75%/6.214% Annual Percentage Rate on a 5/1 FHA Adjustable Rate Mortgage for years 1-5 along with a \$3,000 lender credit you can apply towards closing costs.*

Purchase Price: \$564,395	Loan Amount: \$554,172	Down Payment: \$19,754	Interest Rate: 4.75%	Annual Percentage Rate: 6.214%	Monthly Payment: \$2,890.82 for years 1-5*
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*Offer is available while supply lasts, funds are limited. Offer only available on select Kindred Homes spec homes for communities in the DFW area; properties determined at Kindred's discretion. Homes must be put under contract on or after 8/27/26 and on or before 10/31/26, and which are closed and funded on or before 11/23/26. Offer only available for 5/1 FHA ARM loan types. Example loan scenario is based on a 5/1 ARM FHA purchase money loan for a single family (1 unit) residence, owner occupied, 740+ credit score, with a 3.5% down payment, which on a sales price of \$564,395 and a loan amount of \$554,172 would result in an interest rate of 4.75%, annual percentage rate (APR) of 6.214%, and a monthly payment of \$2,890.82 for years 1-5. This ARM product has a fixed interest rate for the first 5 years, after which the rate can change once every year for the remaining life of the loan. Minimum and Maximum monthly Payment Schedule: Years 1-6 (\$2,890.82); Year 7 (\$2,351 min - \$3,491 max); Year 8 (\$2,174 min - \$3,797 max); Years 9-30 (\$2,174 min - \$4,414 max). Credit score and down payment percentages referenced in the example reflect the minimum set criteria to obtain advertised interest rate; not meeting these minimums may result in less favorable loan terms; exceeding them will not result in more favorable loan terms. Payment shown is principal and interest only and does not include amounts for taxes and insurance premiums (if applicable), actual payment obligation will be greater. Kindred HomeLoans to also provide a lender credit of \$3,000 which can be applied towards closing costs. Savings will reflect on Closing Disclosure at closing. Amount subject to interested party contribution limits. Rate pulled 8/27/26, subject to change. Rate offer, fees, price, and availability are subject to change or cancellation without notice or prior obligation. Must apply for a loan with Kindred HomeLoans (KHL) within 5 days of entering your contract and must finance through KHL. Buyer is entitled to finance through other lenders, but shall not be eligible for this promotion. This is not a commitment to lend, availability subject to change without notice or prior obligation. Cannot be combined with any other offer. Exclusions and restrictions apply. Kindred Homes and Kindred HomeLoans reserve the right to change or cancel this promotion at any time. All rights reserved. ©2026 Kindred HomeLoans (NMLS: 124684). All loans are subject to borrower qualifications, including income, property evaluation, and final credit approval. Rates and fees subject to change. Equal Housing Lender. Kindred HomeLoans is a subsidiary of PlainsCapital Bank and exempt from mortgage banker licensing in Texas. Kindred HomeLoans is an affiliated business arrangement between KH Financial Services, LLC, and PrimeLending Ventures Management, LLC. KH Financial Services is affiliated with Kindred Homes.

