

Get up to \$25,000 on quick move-in homes to use the way you want. Choose from the following options and apply your savings where it matters most to you, making your dream home even more affordable:



# Rate Buydown

Lock in a 30-year fixed loan with a 1-0 buydown—enjoy a lower rate in Year 1, then a fixed rate for Years 2-30.



3.99% (Yr 1)  $\rightarrow$  4.99% (Yrs 2-30) APR 5.765%

#### **Conventional:**

4.25% (Yr 1)  $\rightarrow 5.25\%$  (Yrs 2-30) APR 5.520%

Applications must be received by CLM Mortgage, Inc. and the rate locked by 4 pm PT on 1/15/2026. Home must close by 2/16/2026 to qualify for promotion.



### **Closing Costs**

Use the \$25,000 to cover the various fees and expenses associated with finalizing a real estate transaction.



### Landscaping

Use the \$25K to transform your backyard into a serene retreat with beautiful landscaping that boosts curb appeal.



### **Finishing Touches**

Add finishing touches like blinds, washer & dryer, garage epoxy flooring, or a fridge.



#### **Price Reduction**

Cash buyer? Use it straight toward the price of your home.



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\*For Advertisement Purposes Only. Offer valid only on select Quick Move-In Homes. Buyer may receive up to \$35,000 in Flex Cash, which can be applied toward interest rate buy-down, closing costs, price reduction, landscaping, or select options/upgrades. Not all applicants will qualify. All applications are subject to credit approval. Program terms and conditions are subject to change without notice. Some products may not be available in all states. Other restrictions and limitations may apply. This is not a commitment to lend. CLM Mortgage Inc. #215239, 480 Wildwood Forest Dr. 802 Spring, TX 77380, 888-984-888; AZ Mortgage Banker License #1047891; CA- Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act, RMLA #41D80-183025; ID Mortgage Broker/Lender License #MBL-2080215239; NV Mortgage Company License #5786; OR Mortgage Lending License #215239; TX Licensed under Company NMLS #215239 (www.nmlsconsumeraccess.org). Applications must be received by CLM Mortgage, Inc. and the rate locked by 4 pm PT on 1/15/2026. Home must close by 2/16/2026 to qualify for promotion. Financing offered by CLM Mortgage, Inc, NMLS #215239. The above information for FHA Mortgage is based on an FHA Loan with 3.5% down payment, loan amount \$490,943, minimum credit score of 660. Rate is also available for VA loan program. Above information for Conventional Mortgage is based on a Conventional Loan with a 5% down payment, loan amount of \$475,000, minimum credit score of 740.9%. Offer cannot be combined with other promotions, incentives, or discounts. Certain features, upgrades, and loan programs may not be available in all communities or homes. Buyer encouraged to speak with sales professional for complete details. © December 2025 Hubble Homes.