

MORTGAGE CHOICE CAN UNLOCK BIG SAVINGS



It's a great time to purchase a quick move-in home in Gatherings at Chambers Creek. With Mortgage Choice, lenders competing for your business means:

- Real Savings
- Great Service
- Personalized Offers

With multiple Choice Lenders to choose from, you're the real winner. Plus, take advantage of this limited time offer:

4.99%

**Limited time FIXED FHA interest rate*
on select quick move-in homes with a
Choice Lender!***

*Offer available at a fixed rate of 4.99% on a pool of limited funds available only from V.I.P. Independent Mortgage, Inc NMLS #145502 or Guild Mortgage NMLS#3274 for select Beazer select homes located in Houston, contracted between 7/1/2025 to 9/10/2025 and closed before 9/30/25 and assumes buyer's qualification for the lender's program. Beazer Homes is not acting as a mortgage broker or lender; dates are subject to change. Loan program and pricing available through V.I.P. Independent Mortgage, Inc NMLS #145502 or Guild Mortgage NMLS#3274. Monthly payment of \$1,736 is for illustrative purposes only and assumes a sales price of \$317,990, a down payment of \$15,890, and borrower qualification for an FHA 30-year fixed rate mortgage loan in the amount of \$307,400 (including Upfront Mortgage Insurance Premium) with an interest rate of 4.99% (7.000% Annual Percentage Rate (APR)) for the life of the loan. No pre-payment penalty applies. Monthly payment includes principal, interest, estimated taxes, estimated homeowners insurance and monthly mortgage insurance premium only; any other fees such as HOA not included and will result in a greater monthly payment amount. Actual property taxes and homeowners insurance may be higher, resulting in higher monthly payment. Interest rates effective 6/30/2025, based on a 680 credit score, and are subject to change without notice. Actual property taxes and homeowners insurance may be higher, resulting in higher monthly payment. Assumes borrower completes credit application, meets established credit guidelines, and sets up a tax and insurance escrow account with lender. Buyer may obtain financing from any qualified lender, but this offer is only available from the lenders named above. This offer is subject to lender underwriting guidelines, which are subject to change without notice, and is available only for owner-occupied homes. V.I.P. Independent Mortgage, Inc NMLS #145502 or Guild Mortgage NMLS#3274 do Business in Accordance with Federal Fair Lending Laws. V.I.P. Independent Mortgage, Inc NMLS #145502 or Guild Mortgage NMLS#3274 are not acting on behalf of or at the direction of the FHA/HUD or the Federal Government. This product or service has not been approved or endorsed by any governmental agency, and this offer is not being made by any agency of the government. V.I.P. Independent Mortgage, Inc NMLS #145502 or Guild Mortgage NMLS#3274 are approved to participate in FHA programs but the products and services performed by V.I.P. Independent Mortgage, Inc NMLS #145502 or Guild Mortgage NMLS#3274 are not coming directly from HUD or FHA. Information, rates, and programs are subject to change without notice. All products are subject to credit and property approval. Not all products are available in all states or for all loan amounts. Other restrictions may apply. This is not a lender offer to enter into an agreement. Not all customers will qualify. Rates are subject to change; this is not a commitment to lend. See New Home Counselor for a list of qualifying homes and complete details. **Offer valid on home contracts signed between 6/5 - 25/25 in Houston that close per terms of contract. Offer is for a 3% total purchase price discount for a first-year Beazer employee or an internal Friends and Family participant. Buyer may choose to use the full offer as 3% towards closing costs if the buyer completes the contribution requirements outlined in their contract. The closing costs offer is only valid if buyer completes a loan estimate comparison including at least two from Choice Lenders ("Compare") and is only valid if buyer has completed the Compare and uses a Choice Lender to finance buyer's purchase of the home - see <http://mortgagechoice.beazer.com> for full program details. There is no affiliation or association between Beazer Homes and a Choice Lender. Each entity is independent and responsible for its own products, services and incentives. This offer is subject to underwriting guidelines which are subject to change without notice and which limit third-party contributions and may not be available on all loan products. Program and loan amount limitations apply. Not all buyers may qualify. Beazer Homes is not acting as a mortgage broker or lender. Buyers should consult with a mortgage broker or lender of their choice regarding mortgage loans and mortgage loan qualification. Any lender may be used, but failure to satisfy the Choice Contribution requirements forfeits the offer. There is no cash or exchange value for this credit offer and it may not be combined with any other offers or promotions. Options and savings vary depending on home, plan and community, and not all options are available in every home. Pricing, features and availability subject to change without notice. Prices may not include lot premiums, upgrades and/or options. Homes pictured may not be available/available at the lowest advertised price. Additional restrictions may apply. See New Home Counselor for complete details. ©2025 Beazer Homes