

*Rates as low as...*

**2.875%**

**FHA/VA**

**3.624%**

**CONV**

**4.625%**

**2<sup>ND</sup>**

**HOME**

**We Pay Rate Fees & Include \$5K Smart Home Upgrade  
When You Contract an Inventory Home by 1/31/26**

**END OF SEASON "ALL IN" SMART HOME EVENT!  
APPLIANCES ARE ON US TOO!**

**(361) 345-2100**

3/2/1 Buydown requires 2 points paid at closing, 10% down and a 740 FICO score. Interest rates for years 1-2-3 & thereafter: FHA/VA 2.875-3.875-4.875-5.875, CONV 3.624-4.624-5.624-6.624, 2<sup>ND</sup> Home 4.625-5.625-6.625-7.625%. Other terms and restrictions apply. See Picket Fence Mortgage for full loan details.