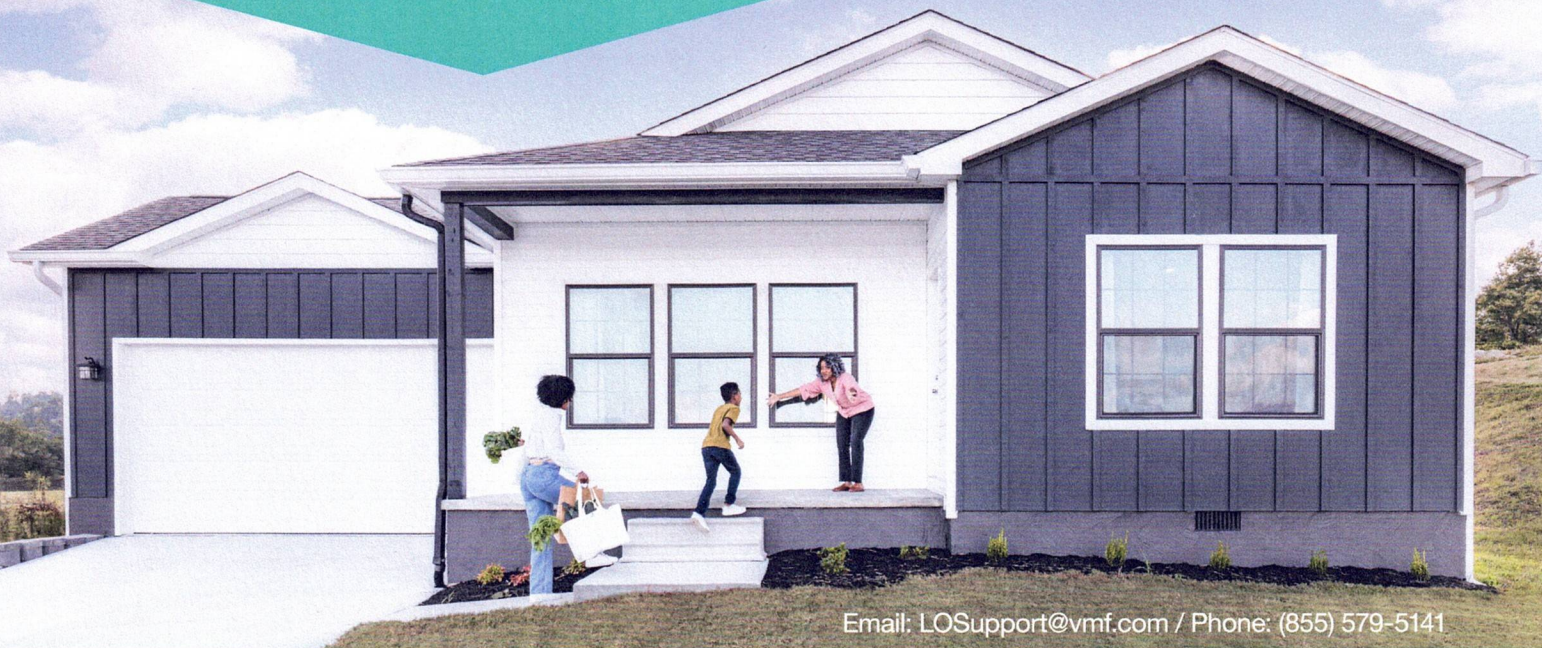


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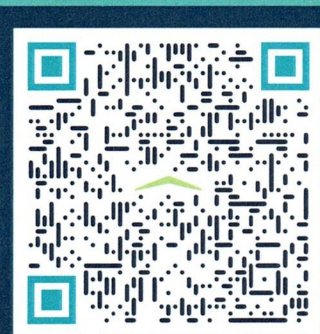
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* ALL LOANS ARE SUBJECT TO CREDIT APPROVAL. MAY NOT BE COMBINED WITH OTHER INCENTIVES.

Contact your local home center for a list of eligible homes. Contracts written on or after 6/2/2025. Loan must close before 9/30/2025. All terms and conditions subject to credit approval, market conditions, and availability. Vanderbilt Mortgage and Finance, Inc. dba Silverton Mortgage has locked in a fixed interest rate for a pool of funds. Rates only available until pool of funds is depleted or rate expires.

Example of 4.99% Interest Rate (5.837% APR) with \$250,000.00 sales price, \$245,471.00 loan amount, 30-year fixed rate loan based on 360 monthly payments at \$1,316.24 each (P&I only). Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. 3.5% cash down payment of \$8,750 required. Example assumes 680 credit score and includes \$1,495.00 origination fee, 0.5 discount points paid by buyer and 2 discount points paid by seller. **5.837% APR and 4.99% interest rate** as of 6/2/2025. Rate, fees, other charges and terms subject to change. Available loan programs and terms will vary by state.

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