

NOW IS THE TIME TO BUY!

2.875%^{*}
FINANCING

OFFER ENDS OCTOBER 31st, 2009

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* Promotion valid for a limited time on contracts written between October 1, 2009 and October 31, 2009. Advertised mortgage rate and/or mortgage monthly payment assumes and is based upon a seller funded adjustable rate mortgage ("ARM") note rate buy-down to 2.875% for the initial term of a conventional 5-year ARM with a starting note rate of 4.25% (3.669% APR) and a borrower FICO >= 720, a minimum 10% purchaser funded down payment and a 30-day rate lock period. ARM loan products are subject to periodic rate adjustments by their terms. The advertised promotion is based upon a seller funded buy-down payment, which shall not exceed an amount equal to 4.5% of the principal amount of purchaser's loan. Information provided is not a commitment to lend. Promotion eligibility subject to property and credit approval and only available to qualified purchasers for a limited time. Special program and other restrictions apply. Promotion terms and rates are subject to change at any time without notice. Promotion may be withdrawn at any time without notice and may not be combined with any other promotions, sales, discounts, or seller concessions. See sales manager and preferred lender loan officer for details.