

July 2026

SUMMER SAVINGS

Buy a **move-in-ready home**
Unlock savings with personalized incentives built for you.

Buy your dream home and get a

4.99%

INTEREST RATE!

Available on select homes.*

OR

Receive up to
\$15,000

when buying a new home to use
toward the Home Price, Closing Costs,
or Prepays.**

*This offer does not represent a commitment to lend. Buyers may choose between: (1) an FHA loan with a 4.99% interest rate with a 20% down payment (APR to be determined by the lender), or (2) assistance with buying down a conventional mortgage rate on select available homes. Must be a full price offer. Buyer must secure mortgage approval before purchase. To qualify, buyers must use one of the Builder's Preferred Loan Officers, and the total closing cost contribution is subject to limitations based on mortgage program guidelines and loan-to-value rules outside the Seller's control. All loans are subject to lender qualification criteria. Rates, terms, and conditions are subject to change without notice, and some loan programs may not qualify for the full incentive. Additional conditions or restrictions may apply. Cannot be combined with any other offer. This offer expires 7/31/26 and homes must close by 8/31/26.

**Must receive mortgage approval from one of our preferred loan officers prior to purchase. JTB Homes and Terra Homes reserves the right to change prices, incentives, plans & specifications without notice. Total Closing Cost contribution subject to seller's contribution limitations based on mortgage programs and loan-to-value guidelines that are outside seller's control. Certain loan programs may not qualify for the full incentive. Additional conditions or restrictions apply. Cannot be combined with any other offer. This offer expires 7/31/26 and homes must close by 8/31/26.