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Special interest rate incentive covered by Brightland Homes. This exclusive offer is only valid with Brightland Homes and Brookhollow Mortgage Services for an FHA loan, 30 year fixed at a rate of 5.25%. For a \$380,000 loan, the monthly Principal & Interest (P&I) payment is \$2,135.10. Buyer pays 1 discount point, normal closing costs, escrows/ prepaids, owners and lenders title policy and HOAs. Loan will have a 5.4985 Annual Percentage Rate (APR). The estimated monthly payment does not include tax, insurance premiums, or mortgage insurance (MI). The actual payment amount will be greater. Rates listed are based on a 3.5% down payment for an owner -occupied property and assume the borrower has a minimum mid credit score of 640 and a max 44 debt-to-income (DTI). Lower scores and/or higher ratios can result in additional cost or higher rate to borrower or inability to qualify. Rates are effective as of 4/1/2024 are for illustrative purposes only, and are subject to change. Borrower must use Brookhollow Mortgage Services to finance their loan to receive this special financing offer. Loan must fund within 30 days of the contract sale date and within Brightland Homes' requirements, restrictions, and underwriting conditions may apply. Speak with your loan officer for details. This is not a commitment to lend. Brightland Homes, Ltd. (Brightland), through its affiliate owns 65% of Brookhollow Mortgage Services, Ltd. (BH); and Cornerstone Capital Bank, SSB (Cornerstone) owns 35% of BH. Because of these relationships, this referral may provide Brightland or Cornerstone with a financial or other benefit. You are NOT required to use BH to purchase your property, but you are required to use BH to qualify for Brookhollow Mortgage Services, Ltd. (BH); and Cornerstone Capital Bank, SSB (Cornerstone) owns 35% of BH. Because of these relationships, this referral may provide Brightland or Cornerstone with a financial or other benefit. You are the surface of the surface of the surface of the surface of the surfac