



We're setting a higher standard w/ premium upgrades "now included" in every home we build!

April Sales Event

The First Texas Homes Value Package

**This April Get \$10K When You Spend \$30K on Upgrades, or Get \$20K When You Spend \$50K on Upgrades!
Plus, First Texas Homes & Gallery Custom Homes will include these upgrades at no extra charge on some of our most popular plans²!**



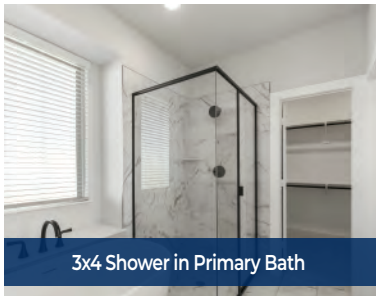
Circular Staircase



California Kitchen



Butler's Pantry



3x4 Shower in Primary Bath



Freestanding Tub in Primary



Linear Electric Fireplace in Family Room



Covered Back Patio (Per Plan)

CHOOSE YOUR REWARDS

- 3-2-1 Interest Rate Buydown
- Mortgage Insurance Buy Out
- 1% Interest Rate Buydown
- Prepaid Taxes
- Title Policies
- Appraisals
- Prepaid Interest
- Loan Origination Fees
- Prepaid Insurance
- Prepaid HOA

and more!



Receive up to \$15k towards closing costs or for use towards a 3-2-1 Buydown³

Plus!

Get a \$3,000 Nebraska Furniture Mart Gift Card when you finance with our Preferred Lender⁴.



First Texas Homes is an equal-opportunity home builder. Contact a First Texas Homes sales consultant to verify features, square footage, availability, and pricing. Lender credit is not a discount on the home and isn't paid for by First Texas Homes.

1 - Offer available for new builds only, excludes inventory homes. Lot premiums are not considered upgrades and are excluded from the "get 10k when you spend 30k" or "get 20k when you spend 50k" incentive/discount program & HomePro Low Voltage upgrades are excluded from the upgrade incentive/discount program.

2 - Free upgrades such as the Circular Staircase, Butler's Pantry, California Kitchen, Freestanding Bathtub in the Primary Bathroom, 3x4 Shower in the Primary Bathroom, and Squared Walls Windows are plan specific and may not be available as an upgrade on every floorplan offered. Linear Electric Fireplaces may not be available in every community. Please see a sales counselor for confirmation of the availability of the free upgrades listed above. Offer valid starting 4/1/2024 thru 4/30/2024 on to-be-built homes only. Offer not available on quick move-in / inventory homes.

3 - Up to \$15,000 closing cost incentive is available on to-be-built homes and inventory homes contracted on or after 4/1/2024 through 4/30/2024 and is not valid for homes already sold or currently under contract. The subject property must be the buyer's primary residence and excludes second homes, investment properties, or non-owner-occupied properties. Homebuyers must finance and fund with the American Dream Team of Supreme Lending (Branch 681) to be eligible for the closing cost incentive. Up to \$15,000, closing cost incentive is not a discount toward the home purchase and cannot be used as a down payment. Closing cost incentives must be applied towards acceptable closing costs such as loan origination fees, mortgage insurance, appraisals, owner and lender title policies, prepaid property taxes, prepaid homeowners insurance, prepaid interest, and prepaid HOA fees. Mortgage insurance buy-out is not available on FHA loans. Limited-time offers are subject to change or termination without notice; they cannot be combined with any other discount or offer.

4 - Nebraska Furniture Mart (NFM) gift card offer available to customers that contract on a First Texas Home on or after 1/1/2024 through 12/31/2024. NFM gift card will be available 7-14 business days after closing your home loan. One (NFM) gift card per contracted home. You must finance your new First Texas Home, Gallery Custom Home, or Harwood Home with our preferred lender to be eligible for the NFM gift card promotion. Terms and offers are subject to change without notice. One Nebraska Furniture Mart gift card per contracted home. Terms and offers are subject to change without notice.

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Build, Buy, and Refi

Buy The House



★ ★ ★
5.99%
FIXED ²

6-Month Lock



Lock In at 5.99%²

Refi For Free



As Rates Lower You Can Refinance For Free³

With Up To \$15K Your Way¹

First Texas Homes offers the best buyer packages in the Industry! This month, get \$10k when you spend \$30k or get \$20k when you spend \$50k on upgrades, plus receive the First Texas Homes value package of included upgrades! Additionally, get up to \$15k Your Way to be used toward a 5.99% fixed rate buydown with The American Dream Team at Supreme Lending!

Are you in the process of, or considering, building a new home and are worried that interest rates could go up substantially before your home is finished and closes? The American Dream Team (Branch 681) at Supreme Lending offers you the ability to lock your interest rate for up to six months. Once your house is framed, we can lock in a 6-month rate lock while your house is being built.

As rates go down, take advantage of our No Cost Out-of-Pocket refinance at any time after your original funding with the American Dream Team. Whatever your needs are: Lowering your interest rate, Pulling cash out of your equity, shortening your term, eliminating Mortgage insurance, or removing a cosigner. We will pay for the appraisal, processing and underwriting fees.

Contact Your First Texas Homes Sales Counselor Today To Get Started!



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Plus -
Get a \$3,000 NFM Gift Card when you finance with our Preferred Lender.⁴



Andy Layman
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First Texas Homes is an equal-opportunity home builder. Contact a First Texas Homes sales consultant to verify features, square footage, availability, and pricing. Lender credit is not a discount on the home and isn't paid for by First Texas Homes.

Promotional offer available for new builds only, contracted on or after 03-26-2024 through 04/30/2024 and is not valid for homes contracted prior to 03-26-2024.

1 - Offer available for new builds only, excludes inventory homes. Lot premiums are not considered upgrades and are excluded from the "get 10k when you spend 30k" or "get 20k when you spend 50k" incentive/discount program & HomePro Low Voltage upgrades are excluded from the upgrade incentive/discount program. Up to 15k Your Way closing cost incentive is available on to-be-built homes contracted on or after 03-26-2024 through 04/30/2024 and is not valid for homes already sold or currently under contract. The subject property must be the buyer's primary residence and excludes second homes, investment properties, or non-owner-occupied properties. Homebuyers must finance and fund with the American Dream Team of Supreme Lending (Branch 681) to be eligible for the closing cost incentive. Up to 15k Your Way closing cost incentive is not a discount toward the home purchase and cannot be used as a down payment. Closing cost incentives must be applied towards acceptable closing costs such as loan origination fees, mortgage insurance, appraisals, owner and lender title policies, prepaid property taxes, prepaid homeowners insurance, prepaid interest, and prepaid HOA fees. Mortgage insurance buy-out is not available on FHA loans. Limited time offer subject to change or termination without notice; cannot be combined with any other discount or offer.

2 - Six-Month Long-Term Rate Lock: The six-month extended rate lock is subject to borrower qualification. Valid on the presentation of a firm non-contingent purchase agreement to Supreme Lending. Rate can be locked upon payment of all earnest monies to builder, the \$1,000 lock fee paid to Supreme Lending, receipt of all documentation required by Supreme Lending to submit for loan approval and completed final purchase price is agreed upon. The \$1,000 lock fee can be applied towards closing costs on all closed loans. The \$1,000 lock fee is non-refundable (forfeited) if the borrower does not close and fund with American Dream Team (Branch 681) of Supreme Lending for any reason. The 5.99% Fixed Interest Rate Promotion is available on select move-in ready homes from First Texas Homes. This offer is exclusively applicable to 30-year (360 Months) fixed-rate Conventional, FHA, VA loans and excludes Jumbo, USDA, and Brokered loan programs. Eligibility requires a minimum 10% down payment based on the sales price of \$673657, resulting in a 90% Combined Loan-to-Value ratio. Buyer(s) must have a minimum FICO score of 720 or higher and will be responsible for applicable loan level price adjustments and meeting underwriting guidelines and conditions. Mortgage Insurance may apply if the combined loan to value ratio is higher than 80%. Private mortgage insurance will be required on FHA loan programs. The maximum amount financed is \$689,895, with a minimum loan amount requirement of \$200,000. The loan must close within 180 days of the locked interest rate date, no exceptions. The promotion is subject to change without notice. 5.99% Fixed interest rate is a rate buydown using the Up to 15k Your Way financing incentive. This program is only available with our preferred lender, the American Dream Team at Supreme Lending (Branch 681) NMLS#263767. For more information, please consult a First Texas Homes sales consultant. Rate lock offer available for new builds only, contracted on or after 03-26-2024 through 04/30/2024. Rate valid as of 03/26/2024.

3 - Zero Out-Of-Pocket Refinance Guarantee Disclaimer: Borrower is eligible to receive one Zero Out-of-Pocket refinance with Supreme Lending under the following conditions: 1) The borrower must have previously financed a home purchase with the American Dream Team Branch of Supreme Lending. 2) Refinance offer is only applicable to the original property that was financed with Supreme Lending and is not transferable to a new property. 3) Borrower must be able to qualify and be approved for a refinance loan with the American Dream Team Branch of Supreme Lending. Upon satisfaction of all conditions Supreme Lending will refinance your Home Loan at today's available market rates with Zero Out-Of-Pocket costs to the borrower. The American Dream Team Branch of Supreme Lending will utilize a lender credit to pay all of the borrower's allowable closing costs excluding pre-pays and third party fees such as prepaid interest, property taxes, state mortgage taxes, lender payoff fees and any type of insurance. Zero Out-of-Pocket Refinance Guarantee may not be available with other Supreme Lending branches. This offer is subject to underwriting approval. Not all applicants will qualify. Final loan approval is subject to verification of income, assets, appraised value and specific requirements for individual loan programs and products. New Interest rate might not be lower than current interest rate. Some Restrictions may apply. Products and services may not be available in all states and are not available in states in which Supreme Lending is not licensed. Offer available only through the American Dream Team Branch of Supreme Lending. Loan options, rates, and terms are subject to change at any time. Please consult with a Supreme Lending American Dream Team Branch loan officer for additional details.

4 - The Nebraska Furniture Mart (NFM) gift card offer is available to customers who contract on a First Texas Home from 1/1/2024 through 12/31/2024. NFM gift card will be available 7-14 business days after the closing of your home loan. One (NFM) gift card per contracted home. You must finance your new First Texas Home, Gallery Custom Home, or Harwood Home with our preferred lender to be eligible for the NFM gift card promotion. Terms and offers are subject to change without notice. Terms and offers are subject to change without notice.

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Our Savings Stack Up



SCAN QR CODE NOW
TO LEARN MORE!



\$3,000 NFM Gift Card

When your Buyer finances with The American Dream Team (Branch 681) of Supreme Lending, they will receive a \$3,000 NFM Gift Card plus exclusive First Texas Homes Discounts and Upgrades.¹



\$20K Design Options & Upgrades

\$20k Design Center Options

Get \$20k when you spend \$50k on options and upgrades or get \$10k when you spend \$30k! Talk with your community sales counselor to learn more about all that is included in this program!²



Up to \$15K Your Way

Up To \$15k Your Way

Receive up to \$15k towards closing costs or to use towards a 1-1, 2-1, or a 3-2-1 buydown.³

- Interest Rate Buydown
- Mortgage Insurance Buyout
- Appraisals
- Prepays (Taxes / Insurance)
- Loan Origination Fees
- Title Policies



\$38,000 In Savings

\$38,000 in Savings

The combined amount available from the \$3,000 gift card, \$20k design center options and up to \$15k your way incentive program - exclusive to First Texas Homes and The American Dream Team!



Want To Learn More?

Visit **FTHRewards.com**



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Apply Online



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3 - Up to \$15,000 closing cost incentive is available on to-be-built homes and inventory homes contracted on or after 04/01/2024 through 04/30/2024 and is not valid for homes already sold or currently under contract. The subject property must be the buyer's primary residence and excludes second homes, investment properties, or non-owner-occupied properties. Homebuyers must finance and fund with the American Dream Team of Supreme Lending (Branch 681) to be eligible for the closing cost incentive. Up to \$15,000 closing cost incentive is not a discount toward the home purchase and cannot be used as a down payment. Closing cost incentives must be applied towards acceptable closing costs such as loan origination fees, mortgage insurance, appraisals, owner and lender title policies, prepaid property taxes, prepaid homeowners insurance, prepaid interest, and prepaid HOA fees. Mortgage insurance buy-out is not available on FHA loans. Limited-time offers are subject to change or termination without notice; they cannot be combined with any other discount or offer.

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