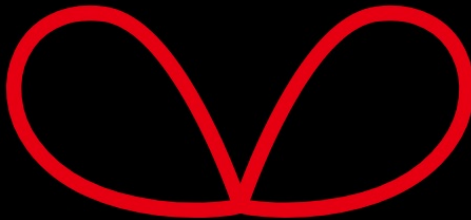


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This promotional offer is for completed inventory homes, featuring 1/1 buydown starting with 1st year at 4.75%, & year 2-30 at 5.75% rate buydown. Rates are subject to change without notice and are not locked in. Exclusive to Suzette Johnston and Jason Turner at Hub City Lending, it applies to qualifying buyers using an FHA loan with a 3.5% down payment with a purchase price of \$459,990, and a mid-credit score of 680 or higher. Kendall Homes covers up to \$12,000 in closing costs, allocated towards discount points, rate buydown, and closing costs. This offer cannot be combined with other promotions and incentives are not applicable to lower the home's sales price or for builder upgrades. Limited-time offer, expiring on

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