

Unlock **Exclusive** Savings on Your New Home with Our

## **Rate Buydown & Flex Cash** Offers!

At Thrive Home Builders, we know every community is unique—and so are our exclusive incentives. Depending on the location and construction status of your new home, you'll have access to one of two valuable offers: Flex Cash or a 3-2-1 Rate Buydown—or a combination of both. These options are designed to provide flexibility and savings, making your home-buying experience even more rewarding.

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### **Everything You Need to Know About Flex Cash**

#### **What is Flex Cash?**

Flex Cash is a financial incentive provided by **Thrive Home Builders** to make your home-buying experience more affordable. It's a versatile benefit that helps reduce upfront costs, allowing you to focus on enjoying your new home.

Here's how Flex Cash can work for you:

#### **Closing Costs** – A Smart Start to Homeownership

- How it works: Apply Flex Cash toward essential closing fees, including loan origination, appraisal, and title insurance, streamlining your path to ownership.
- Benefit: Reduce upfront expenses and keep more cash on hand for moving, furnishing, or adding your personal touch to your new home.
- Ideal For: Buyers looking for a seamless, cost-efficient transition into homeownership.

#### **Prepay HOA** – Enjoy Added Financial Flexibility

- How it works: Use Flex Cash to prepay a portion or all of your homeowner's association dues for up to a year, easing the transition into your new home.
- Benefit: Free yourself from immediate HOA payments, giving you extra financial breathing room as you settle in.
- Ideal For: Homebuyers who want to minimize expenses upfront and transition smoothly from renting or other financial commitments.

#### **Rate Buydown** – Now Featuring the Exclusive 3-2-1 Buydown

- How it works: Flex Cash can be applied to a 3-2-1 Rate Buydown, reducing your mortgage interest rate significantly over the first three years for lower initial monthly payments.
- Benefit: Enjoy greater financial flexibility with lower payments upfront while you adjust to homeownership and future financial growth.
- Ideal For: Buyers looking for immediate savings or anticipating increased income over time.

#### **Lease Break Assistance** – Move on Your Terms

- How it works: Flex Cash can offset penalties or fees associated with breaking your current rental lease, making the move to your new home stress-free.

- Benefit: Avoid the burden of paying both rent and a mortgage, so you can transition confidently into your new space.
- Ideal For: Renters eager to upgrade to homeownership without financial roadblocks.

Flex Cash gives you the flexibility to make homeownership more accessible and tailored to your needs. It's just another way **Thrive Home Builders** helps you take the next step with confidence!

## Everything You Need to Know About Our 3-2-1 Rate Buydown

### What is a 3-2-1 Buydown?

Our **3-2-1 Rate Buydown** provides significant savings in the early years of your mortgage by gradually increasing your interest rate over time.

- **How It Works:**
  - In Year 1, your interest rate is reduced by 3%.
  - In Year 2, your rate is reduced by 2%.
  - In Year 3, your rate is reduced by 1%.
  - From Year 4 onward, your fixed-rate mortgage remains steady for the remainder of the loan.
- **Benefit:**
  - You'll enjoy **lower monthly payments in the first three years**, easing the transition into homeownership.
  - It provides financial flexibility, allowing you to allocate savings toward other priorities like furnishing your home, investing, or building your savings.
  - If you expect your income to grow over time, this option helps you start with lower payments that gradually adjust.

Let's look at an example of the potential savings you could enjoy on a **\$600,000 home** with our exclusive

### 3-2-1 Rate Buydown:

YEAR 1		YEAR 2		YEAR 3	
Rate	Monthly Payment	Rate	Monthly Payment	Rate	Monthly Payment
3.375%	\$3,423	4.375%	\$3,754	5.375%	\$4,105

  

YEAR 4 - 30	
Rate	Monthly Payment
6.375%	\$4,475

*\*The stated rate may not be available at the time of application, lock-in or commitment. This rate is valid for new contracts written on select move-in ready homes closing before March 31st, 2025 only. This promotion cannot be applied in addition to any other promotions from Thrive Home Builders. See Community Sales Manager for details. The interest rates advertised are based on an FHA loan with a minimum 3.5% down payment for a borrower with a credit score of 620 or higher and a conventional loan with a minimum 10% down payment for a borrower with a credit score of 740 or higher. If the borrowers do not meet these credit score and down payment thresholds, the promotion may change. The promotion requires buyers to use Thrive Home Builders' preferred lender, Ross Barrett, NMLS #514794 with Guild Mortgage Company NMLS #3274. Not all borrowers will qualify as certain restrictions apply on all programs, including but not limited to the credit qualifications. The information contained in this material is not a guarantee to extend credit or lend. Terms and conditions are subject to change without notice - Equal Housing Lender.*