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UNTIL MARCH 2027*

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Buyer must execute a contract by July 24, 2026, and close and fund by July 31, 2026 on one of the identified properties eligible for this promotion. This promotion flyer must be part of the original executed contract. Incentive is only valid for qualified buyers utilizing Trinity Oaks Mortgage and Precise Title, affiliates of J Houston Homes, subject to FHA mortgage guidelines. Cannot be combined with other incentives. Offered promotion is for FHA financing only, not valid on any other loan types. At closing, Seller will place funds in escrow with the servicing Lender to cover 6 months' worth of mortgage interest. Buyer/Borrower will be responsible for the remaining mortgage payment including Principal, mortgage insurance, property taxes, and hazard insurance. After 6 payments are made, the Buyer/Borrower will be responsible for the entire payment including Principal, mortgage interest, mortgage insurance, property taxes, and hazard insurance. The total dollar amount of this offer will vary based on the specific loan parameters but in no scenario may the total seller credit exceed 6% of the sales price in order to adhere to FHA lending guidelines limiting interested party contributions. Any credit not utilized is forfeited and not redeemable for cash. This is not a commitment to lend, extend credit, or guarantee loan approval. Interest rates and products are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Loan amounts are limited by agency restrictions as applicable. Not all loan products are available in all states. Trinity Oaks Mortgage, LLC NMLS #1443326 Corporate Address: 421 Century Way, #100, Red Oak, TX, 75154. 866-429-5010. For additional licensing information, please visit www.nmlsconsumeraccess.org.

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