## 2.875%\* INTEREST RATE MEANS MORE MONEY IN YOUR POCKET.

Be sure to take advantage of this interest rate buydown now through February 28. Don't lose the home purchase opportunity of a lifetime.

Act now to take advantage of this mortgage payment savings program. When it comes to affording the home you want, timing is everything.

## MONTHLY PAYMENT SAVINGS CHART

SALES PRICE	<b>YEAR 1</b> (2.875%*)	<b>YEAR 2</b> (3.875%*)	<b>YEAR 3 - 30</b> (4.875%*)
\$200,000	\$663.82	\$752.38	\$846.73
\$300,000	\$995.74	\$1,128.57	\$1,270.10
\$400,000	\$1,327.66	\$1,504.76	\$1,693.46
\$500,000	\$1,659.57	\$1,880.95	\$2,116.83

Monthly payments based on a 30-year conventional loan with 20% down.

\*Example interest rates based on rates in effect as of 1/15/2019 for a 30-year conventional loan to a borrower with a 740 or higher credit score and a 45-day rate lock term. Example payments are for principal and interest only at the specified rates and do not include any mortgage insurance, HOA fees and assessments, taxes, or other amounts imposed by the lender, all of which may vary due to multiple factors and are subject to change at any time without notice. All interest rates and apayment examples are provided in a power of illustration and do not constitute a commitment to lend, nor a representation or guaranty that such rates or payments will be applicable to any buyer and/or transaction. Loan products and programs are subject to change or cancellation, and interest rates may vary, at any time without notice, and all are subject to the specific underwriting guidelines of the lender from which you elect to obtain financing, credit approval, property appraisal, and other conditions, as applicable. You should contact a lender of your choosing for information, terms, and conditions specific to your current situation. 2/1 Temporary Buydown Promotion is limited to, and Meritage Homes' sole obligation in connection with the promotion is, payment at closing of up to 2.25% of buyer's loan amount to buy down the interest rate on borrower's loan in the amount of two percentage points for the first year of the loan and one percentage point for the second year of the loan. All other costs and fees associated with the loan shall be the responsibility of the applicable buyer/borrower. Promotion valid only in connection with new home purchase agreements that are entered into by buyer and accepted by a Meritage Homes entity between February 1, 2019 and February 28, 2019,

and which close in accordance with the terms of such new home purchase agreement. Promotion must be mentioned at time of contract and is not valid on contract re-writes, transfers, or for buyers who have had a previous contract with any Meritage Homes entity cancelled for any reason. Promotion available only on first-lien, 30-year conventional loans or FHA loans for qualified, owner-occupied borrowers and buyer must obtain the mortgage loan through MTH Mortgage, LLC ("Preferred Lender") and use a Meritage Homes preferred Closing Agent. Buyer is free to select an alternate lender or to pay in cash, or to use an alternate Closing Agent, but in such event Meritage Homes will not provide the promotion and all loans are subject to underwriting and other loan qualifications of the lender. Promotion is applicable solely upon closing and buyer's compliance with all terms and conditions of qualifying contract. Promotion subject to any applicable governmental and lender restrictions and will be reduced or withdrawn to the extent required by any such restrictions. Promotion void where prohibited by law and shall be limited in all events to the specific terms set forth in the binding contract for the specific home. Meritage Homes reserves the disclaimers about energy-efficient features and associated claims. Home, features, and community information is subject to change, and homes to prior sale, at any time without notice or obligation. Actual features and selected upgrades included in any home are limited in all events to the specific terms set forth in the contract for such home. Not an offer or solicitation to sell real property. Offers to sell real property may only be made and accepted at the sales center for individual Meritage Homes communities. See sales associate for letails. Meritage Homes (COCP) 19 Meritage Homes Corporation. All rights reserved. AZ ROC Lie # B-166223, CGC#1526761





