Imagination Homes

Don’t miss out! 4.99% fixed-rate financing for your new Imagination home (5.806% APR).

For a limited time on select Imagination Homes, qualified buyers can take advantage of a 4.99% fixed interest rate, providing long-term payment stability and peace of mind. With a fixed rate, your monthly principal and interest payment stays the same, helping you plan with confidence as you settle into your new home.

Opportunities like this don’t last. Market conditions can change quickly, and once this offer ends, it may not be available again. Talk with your Priority Home Mortgage loan originator today to confirm availability, review qualifications, and take the next step toward owning your new Imagination home.

For a 30-year FHA mortgage on a $299,000 home with a 3.5% down payment, $293,584 loan amount which includes upfront mortgage insurance, with a 680 FICO score on with a note rate of 4.99% (5.806% APR), you would have 360 monthly principal, interest, tax, and insurance payments of $2,251.27. Financing must be obtained through Priority Home Mortgage. Payment example includes homeowner insurance of $112.13, estimated taxes of $433.55, and monthly mortgage insurance of $131.36. Example payment does not include any HOA fees. Tax and insurance estimates are subject to change. Imagination Homes locked in, through Priority Home Mortgage, a interest rate for a pool of funds made available to homebuyers on certain properties for a limited time. Rates are available until the pool of funds is depleted or promotion expires. Interest rates are subject to agency loan level pricing adjustments. Promotional financing is available on select homes from Imagination Homes. The interest rate offered applies only to Imagination Homes properties financed by Priority Home Mortgage for a borrower’s principal residence. This is not a commitment to lend. Rates and terms are subject to change without notice and may vary based on the borrower’s qualifications. All loans are subject to credit and property approval. Not all borrowers will qualify. This offer is available for a limited time and can be stopped at any time without prior notice. Not valid on contract re-writes, transfers, or for buyers who have had a previously signed contract with Imagination Homes. Not applicable with any other offers. Locking the promotional interest rate is the borrower’s responsibility with Priority Home Mortgage. Locking is done at the borrower’s discretion and all rates/fees quoted are valid only at the time presented. All terms and conditions subject to credit approval, market conditions and availability. Applicable for purchase contracts signed by 7/31/2026, and close by 8/31/2026. Example terms available as of 6/22/2026.

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Priority Home Mortgage
EMPOWERING HOMEOWNERSHIP

Scan to download my Builder Advantage app and get started today.

Ask about a 4.99% (5.806% APR) seller incentive buydown rate today!*

Benefit from a lower rate and monthly payments with a permanent rate buydown.

Talk to your loan consultant for details!

EXAMPLE

Sales Price: $262,000
Down Payment: $9,170
Loan Amount: $257,254

30 Year Fixed Rate: 4.99%
Annual Percentage Rate: 5.806%

Financing & Payments Based On:
FHA 3.5% Loan Program. Promotion runs to September 30th 2026

	Non-Buydown [1]	Buydown [2]
Rate	6.25%	4.99%
APR	7.06%	5.806%
Principal/Interest Payment	$1,583	$1341
Property Tax	$502	$502
Mortgage Insurance	$115	$115
Hazard Insurance	$120	$120
Total Monthly Payment	$2,320	$2,078

* loanDepot.com, LLC cannot guarantee the seller or any other party will offer a rate buydown. This is not an offer for a discount or credit from loanDepot. The seller may determine to not offer a buydown or other credits at any time. The seller may offer a credit of up to $15,720 towards closing costs that will be applied towards buying down the interest rate. Any remaining credit will appear at the time of closing as a seller credit. Not all products/programs may allow third-party contributions. Credit cannot be applied to minimum down payment or loan contribution requirements. Credit will only be applied at closing, borrower is responsible for appraisal fees, credit report fees, and other settlement services and closing costs incurred. Credit provided exclusively by seller and is not contingent on use of a particular real estate agent. A borrower may not use this credit to obtain a refund for closing costs in the event that a loan fails to close or fund. Some credits cannot be combined with other discounts or promotions. Rate buydown funds are subject to interested party contribution limitations. A buydown will lower your interest rate. Other limitations apply. This information is not intended to be an indication of loan qualification, loan approval or commitment to lend. Loans are subject to credit and property approval. Additional rates and terms may apply and are subject to change without notice. 1) $262,000/6.25% example based on a 30 year fixed rate FHA mortgage with an initial balance of $257,254. Down Payment: 3.5%. Interest Rate: 6.25%. APR: 7.06%. Assumes minimum FICO of 620 and a maximum loan-to-value ratio of 96.5% on an owner-occupied single family residence. Costs calculated in APR include lender fees, all 3rd-party fees and prepaid items. Subject to qualification. Loan limits may apply. Interest rates and APRs are current as of 06/23/2026 and are subject to change daily without notice. Actual rates available to you may vary based upon a number of factors including your credit rating, size of down payment and other factors. 2) $262,000/6.25% example based on a 30 year fixed rate FHA mortgage with an initial balance of $257,254. Down Payment: 3.5%. Interest Rate: 4.99%. APR: 5.806% Assumes minimum FICO of 620 and a maximum loan-to-value ratio of 96.5% on an owner-occupied single family residence. Costs calculated in APR include lender fees, all 3rd-party fees and prepaid items. Subject to qualification. Loan limits may apply. Interest rates and APRs are current as of 06/23/2026 and are subject to change daily without notice. Actual rates available to you may vary based upon a number of factors including your credit rating, size of down payment and other factors. (081224 147075-6870)