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Example based on new contracts and participation in the Affiliate Incentive Program, including financing through Pulte Mortgage LLC (NMLS 1791), and application of all incentives toward closing costs, including any discount points, for a conventional 7/6 year adjustable rate mortgage, sales price $500,000, loan amount $400,000 with a 20% down payment and interest rate of 4.99%/5.784% APR for years 1-7 and for the remainder years 8-30 based on the current index and margin. The fully indexed rate combines the index and margin, and it determines the monthly payment amounts after the fixed interest period and during each subsequent adjustment period. Rate effective 9/21/26 and subject to increase or decrease after consummation of the loan. Rate and payment can increase semi-annually after seven years. Rate offer is on a first come first serve basis. Loans must be locked and closed by 12/31/26. Rate based on FICO score of 780 and a primary residence only. Higher rate or discount points may apply based on applicant characteristics at time of rate lock. Monthly payment of $2,144 includes principal and interest only and does not include estimated taxes and insurance. Payments are higher and do not include HOA fees. Loans subject to lender approval. Rates, terms, and conditions subject to change without notice. This is an example, and offer may not be available in your area or for all homes. Pulte Mortgage is an Equal Opportunity Lender. Licensing information: secure.pultemortgage.com/information/contactus.aspx or www.nmlsconsumeraccess.org