



# Special Financing

## 4.50% (5.539% APR)

### Limited Promotional Rate on 7/6 ARM fixed for the first seven years.

Starting year 8, interest rate and payment adjusts every six months  
based on index rate changes.

Lock in your rate and pricing on your dream home! Purchase your new  
home NOW and receive mortgage rates as low as 4.50% / 5.539%  
APR for the first seven years. Offer available only on certain inventory  
homes that contract after 1/27/26 and close by 5/29/26.

To learn more, visit Watershed today!  
[pulte.com/watershed](https://pulte.com/watershed)



Offer available on new purchase agreements that are accepted by Pulte Homes after 1/27/2026 and close by 5/29/2026 in the Watershed community. Offer subject to change or withdrawal at any time without notice. \*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 \$675,000, loan amount \$540,000 with a 20% down payment and interest rate of 4.5%/5.539% 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 1/27/26 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 5/29/26. 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 \$2,736 includes principal, interest, estimated taxes and insurance. Payment does 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](https://secure.pultemortgage.com/information/contactus.aspx) or [www.nmlsconsumeraccess.org](https://www.nmlsconsumeraccess.org) Some conditions, limitations, and restrictions apply. Offer may not be redeemed for cash or equivalent, no substitutions are available, and may not be combined with other promotions or discounts. See a sales consultant for details. Community Association fees required. The photographs depict a model containing features or designs that may not be available on all homes or that may be available for an additional cost. This material shall not constitute a valid offer in any state where prior registration is required or if void by law. Pulte Homes® and Pulte Mortgage™ are a trademark or registered trademark of PulteGroup, Inc. and/or its affiliates. ©2026 PulteGroup, Inc. and/or its affiliates. All rights reserved. [1/27/2026]



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