

OCTOBER 2026 · HUNTSVILLE & MADISON

BEST NEW HOME DEALS IN HUNTSVILLE

The builder incentives worth knowing about right now, and what they do to your monthly payment.



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WHY NEW CONSTRUCTION RIGHT NOW

SAME PAYMENT. MORE HOUSE. BRAND NEW.

Builder rates are sitting well below the market rate. That lowers the monthly payment, which is the number you actually live with. Here's a \$350,000 home both ways.

MARKET RATE

7.5% · 30-year fixed

\$2,361.60/mo

BUILDER RATE, AS LOW AS

4.99% (5.502% APR)

\$1,811.05/mo

\$551 / month

lower principal & interest on the same \$350,000 home

About \$456,000

the price the same \$2,362 payment covers at the builder rate

- ☐ **Up to \$30,000 in flex cash** on select homes, for things like a fence
- ☐ **Inspection items fixed** by the builder before you close

- ☐ **Closing costs paid** on select homes
- ☐ **Builder warranties** after you move in, so no surprise repairs

Example only: \$350,000 purchase, FHA loan with 3.5% down (\$12,250), \$337,750 base loan, 360 monthly payments. Principal and interest only; taxes, homeowners insurance, mortgage insurance and HOA dues are extra, so the actual payment will be higher. Market rate comparison: 7.5%, 30-year fixed (estimated APR about 8.24% on a comparable FHA loan with mortgage insurance). Builder rate shown is D.R. Horton's offer on page 3; terms set by the builder's lender, subject to credit approval. Not all buyers will qualify.



BEST NEW HOME DEALS

D.R. HORTON

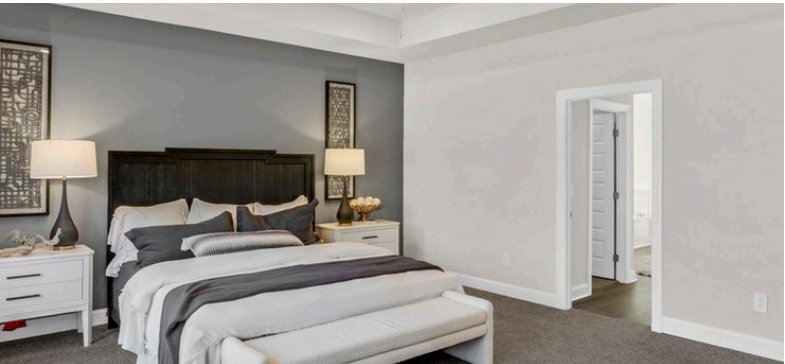
4.99% (5.502% APR)

Rates as low as 4.99% on homes that close by November 30, 2026.

- ☐ \$30,000 in flex cash, including a free fence
- ☐ All closing costs paid
- ☐ Builder home warranty
- ☐ Inspection items fixed by the builder before closing

CLOSE BY NOV 30, 2026

Rate and APR set by D.R. Horton's preferred lender; subject to credit approval and loan program. Flex cash, closing costs and fence on eligible homes only. Not all buyers will qualify.



\$350,000 EXAMPLE

\$1,811.05/mo P&I

vs. \$2,361.60 at a 7.5% market rate. FHA, 3.5% down, 30-year. Taxes, insurance and mortgage insurance extra.

BEST NEW HOME DEALS

STONE MARTIN BUILDERS

OPTION 1 · RATE

4.99%

(5.299% APR)

30-year fixed on FHA, VA and USDA loans

OR

OPTION 2 · FLEX CASH

Up to \$35,000

Toward a rate buydown, closing costs & prepaids, blinds or a refrigerator

- ☐ On select **move-in-ready homes** in the Huntsville area, including Athens and Meridianville
- ☐ Builder-backed incentives through the builder's preferred lender

CONTRACT BY OCT 31, 2026

Flex cash homes must close by Dec 31, 2026. Rate requires a primary residence, a 680+ credit score and financing through Ironcrest Mortgage; APR example from Stone Martin: \$430,000 price, FHA 3.5% down. Flex cash can't exceed seller-concession limits or go toward the down payment. Offers can't be combined. Not all buyers will qualify.

CLOSING DAY WITH TERÉ

\$350,000 EXAMPLE

\$1,811.05/mo P&I

at 4.99% vs. \$2,361.60 at a 7.5% market rate. FHA, 3.5% down, 30-year. Taxes, insurance and mortgage insurance extra.

Pick the option that wins for *your* numbers. I'll run both side by side on the homes you like.

BEST NEW HOME DEALS

LENNAR

Special builder rates

Reduced rates on select Huntsville homes through Lennar Mortgage, below the market rate.

- ☐ **Closing cost help** on select homes
- ☐ Move-in-ready and quick move-in homes across the Huntsville area
- ☐ New-home builder warranty
- ☐ Ask me for the current rate and APR on a specific home

Incentives require financing through Lennar Mortgage and apply to select homes only. Rates, APR and terms set by the lender and subject to credit approval. Not all buyers will qualify.



BEST NEW HOME DEALS

DSL D HOMES

Temporary rate buydown on quick move-in homes (FHA, VA, USDA):

Year 1 **4.99%**

Year 2 **5.99%**

Years 3-30 **6.99%**

APR **7.93%**

☐ **Up to \$12,000 in seller credits** toward eligible closing costs

☐ Conventional option: 5.5% / 6.5% / 7.5% (7.98% APR)

CONTRACT BY OCT 31 · CLOSE BY DEC 31, 2026

Participating communities only. Requires DSLD Mortgage and the seller's preferred title company. APRs assume a \$265,000 price and 680 credit score and include the buydown cost. Limited funds; offer may end when funds run out. Not all buyers will qualify.



\$350,000 EXAMPLE

\$1,811 → \$2,023 → \$2,245 /mo P&I

Years 1, 2 and 3-30. FHA, 3.5% down, 30-year. Taxes, insurance and mortgage insurance extra.

250+ HOMES SOLD

WHAT CLIENTS SAY



★★★★★

Tere was such a delight to work with. We are so glad we had him as our agent, we told him what we needed and what we would like and it did not take him long to deliver plus more. If you are looking or even unsure about buying a house contact Tere and he will not only give you what you need with speed but he is happy to do so. He never got annoyed with my worries and frequent phone calls. Thank you Tere again you are truly the best!!!

JAMIE CATTAGE

★★★★★

"From the first tour to closing day, everything was handled flawlessly by Teré, kept us informed and fought on our behalf. Highly recommend for anyone in the Huintsville area."

JOSHUA KEYS

★★★★★

Are you in the market for a new home and don't know where to start? That was me only 6 weeks ago. From my first interaction with Tere to closing it was a client journey worth 10 stars. Tere goes above and beyond and makes dreams come true. He delivered. And I know he will for you too. Call Tere today. Don't delay your dreams. He will show you the way and opportunity will be at your doorstep in less than 6 weeks.

AMY FRANZ

YOUR NEXT STEP

LET'S GO FIND YOUR DEAL.

Tell me which builder and price range caught your eye. I'll send the homes that fit, with the incentives that apply to each one, and negotiate the deal that gets you in.

TEXT

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SEE YOUR RANGE

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Important: incentives are not guaranteed. Every incentive, rate and price in this guide is offered by the builder or the builder's lender, not by Teré Calloway or Capstone Realty. Offers are subject to change or withdrawal without notice, apply to select homes only, have limited availability, and are on a first come, first served basis. Most require financing through the builder's preferred lender and, in some cases, its preferred title company. Rates and APRs are subject to credit approval, loan program, property eligibility and lock date; not all buyers will qualify. Payment examples are principal and interest only, for illustration, and are not a loan commitment or a quote; taxes, insurance, mortgage insurance and HOA dues will increase the payment. Market rate comparison: 7.5%, 30-year fixed. Information gathered October 15, 2026; confirm current terms before contracting.



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Equal Housing Opportunity · Capstone Realty

