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SAMPLE — EXAMPLE MARKET (TEMPLE & BELTON, TEXAS). REQUEST A WEEKLY REPORT CO-BRANDED FOR YOUR CITY, WITH YOUR NAME, PHOTO AND COLORS.

SAMPLE · TEMPLE · BELTON · BELL COUNTY, TEXAS · NEW CONSTRUCTION

Builder Incentives Report: Price Cuts, Rate Buydowns & Builder Credits on Quick Move-In Homes

Sample figures from a recent Temple & Belton, Texas market check. Your report will use your city, and will be co-branded with your name, brokerage, photo and colors. Updated every Monday.

4	84	$27,500	4.49%
builders with home-level incentives	homes with addresses & ZIPs	largest price cut (D.R. Horton, Mesa Ridge)	lowest advertised rate (Flintrock VA 5/1 ARM)

1 The offers at a glance

D.R. HORTON

4.99% fixed FHA & VA via DHI Mortgage

58 homes listed

FHA 6.006% APR · VA 5.436% APR · certain homes in 7 Temple & Belton communities

$208,735–$474,655

Requires a 3.25% discount point, which seller incentive may pay. Promo communities: Hidden Trails (Belton) plus Pepper Creek Crossing, Pecan Creek, North Creek, Oak Ridge, Homestead and The Terrace Duplexes (Temple). Some listings also show a lower price than before. One home each at Blackland Ranch and Mesa Ridge is listed only for its price cut, because those communities show no rate promo.

DEADLINE Contract on/after Nov 17, 2026; close by Feb 26, 2027

LENDER Rate requires DHI Mortgage (Temple branch NMLS #248308).

CONTACT Hidden Trails 254-280-0818 · Pepper Creek Crossing 254-433-7433 · Pecan Creek 254-280-4369 · North Creek 254-944-2884 · Homestead 254-433-7850 · Terrace Duplexes 254-831-4326 · Blackland Ranch 254-587-6662 · Mesa Ridge 254-274-2705

LINKS Killeen-Temple-Waco homes is.gd/akc4NB · Pepper Creek Crossing is.gd/3KnuQv · Hidden Trails is.gd/6enbrA

LENNAR

$20,000 price cut on every Temple home

10 homes listed

Plus Texas-Wide Blowout: appliance package, up to 25% off homesite premium, up to $7,500 flex credit

$187,999–$266,749

All 10 Temple listings show a $20K price cut, and the price shown is already after the cut. The Blowout promo adds a move-in-ready appliance package (value up to $3,650), up to 25% off the homesite premium and up to $7,500 in flex credit. Lennar lists no homes in Belton.

DEADLINE Blowout: sign Nov 16–22, 2026 (ends Nov 22); close by the purchase-agreement date

LENDER The closing-cost credit requires Lennar Mortgage.

CONTACT Promo line 210-465-1665 · Temple listings 726-208-5399 · Communities: The Ridge at Knob Creek (76501), Preserve at Lions Park (76502), Atascosa Estates (76504)

LINKS Blowout offer is.gd/OwFAvQ · Temple homes is.gd/duj5GZ

FLINTROCK BUILDERS

Rates as low as 4.49% (VA 5/1 ARM)

10 homes listed

5.721% APR via Spark Mortgage on select quick move-ins · Gold Key event prices

$249,990–$374,990

The rate is for select quick move-in homes, and Flintrock doesn't say which ones, so ask. The disclaimer is dated Oct 6, 2026 with no end date, and the rate can't be combined with other offers. The Gold Key event cut 4 Temple homes by $250 to $5,560. Those 4 are on the event page but not on the available-homes list, so confirm they're still for sale.

DEADLINE Gold Key: Oct 12–Nov 30, 2026 · Rate: no end date published

LENDER Rate requires Spark Mortgage.

CONTACT Sales office 800 Kennedy Ct., Belton, TX 76513 · (254) 393-1412 · sales@flintrockbuilders.com · Oak Ridge 254-269-7922 · Mesa Ridge 254-277-3144 · Knob Creek 254-256-4196

LINKS Promotions is.gd/ZMZzKu · Gold Key event is.gd/e8etEd

STYLECRAFT BUILDERS

Exclusive incentive on 6 tagged homes

6 homes listed

Listings say "Call for an Exclusive Incentive!" · Season of Savings: 5.25% FHA (6.017% APR) on select move-in-ready homes — $278,900–$405,900

Stylecraft doesn't publish the amount, so call the community. Its $25K Your Way or 4.49% year-end program lists no Temple or Belton communities. To-be-built homes: up to $20K. Most other homes in these two communities are Spring/Summer 2027 builds without the tag and are left out.

DEADLINE Not stated for the exclusive incentive; confirm
LENDER Not stated for these homes; confirm with sales.
CONTACT Northgate: Lacy (254) 282-5058, 1600 Hillside Dr, Temple, TX 76502 · Three Creeks: Ady (254) 602-4393, 4212 Allison Dr, Belton, TX 76513
LINKS Incentives is.gd/qD0r0N · Northgate is.gd/ta5mAI · Three Creeks is.gd/IMnTTY

2 Why a buydown can beat a price cut

Same builder dollars, different results

- **Permanent buydown:** the rate is lower for the whole loan. Best if the buyer plans to stay.
- **Discount points:** several "4.99%" offers here require the buyer or seller to pay points (D.R. Horton: 3.25% discount point). Ask who pays them.
- **ARM teaser rates** (Flintrock 4.49% VA 5/1) are fixed only for the first 5–7 years.
- **Flex cash or a price cut** lowers the loan and taxes, but it often moves the payment less than a buydown.
- Most offers need the builder's lender. Compare the full Loan Estimate, not only the headline rate.

Illustration only: principal & interest on a $400,000, 30-year loan

at 6.50%	**$2,528/mo**
at 4.99%	**$2,145/mo**
at 4.49% (Flintrock VA ARM start rate)	**$2,024/mo**

Math example, not a quote. Rates are illustrative, not current market rates.

Let me run the numbers

Send me any address from this report. I'll compare the builder's offer side by side with flex cash used as a buydown through Nexa: payment, cash to close, and what happens after the teaser years.

Call James · (512) 228-8124 **Email James**

jbarnes@nexalending.com · www.BestLenderinTexas.com · NMLS 215987

3 Homes with incentives, by builder

Addresses link to the builder's listing (is.gd short links). † = the builder didn't publish this home's ZIP, so it shows the city ZIP. Verify before you use it. Red tags flag homes whose ready date looks too late for that builder's deadline. The full list is in homes.csv.

D.R. Horton — 58 homes · 4.99% fixed FHA & VA via DHI Mortgage · Contract on/after Nov 17, 2026; close by Feb 26, 2027

ADDRESS · COMMUNITY	CITY	ZIP	PRICE	BD / BA	SQ FT	STATUS	INCENTIVE
22 Desert Rose Trail Blackland Ranch	Temple	76502	$270,630 ~~$279,130~~	3 / 2.0	1415	For sale (see listing)	$8,500 off
2009 Jadd Street Hidden Trails	Belton	76513	$217,175	3 / 2.0	1156	For sale (see listing)	4.99% FHA/VA (3.25% pt)
2119 Jadd Street Hidden Trails	Belton	76513	$217,695	3 / 2.0	1156	For sale (see listing)	4.99% FHA/VA (3.25% pt)
2015 Jadd Street Hidden Trails	Belton	76513	$224,905	3 / 2.0	1280	For sale (see listing)	4.99% FHA/VA (3.25% pt)
1964 Jadd Street Hidden Trails	Belton	76513	$225,940 ~~$233,440~~	3 / 2.0	1434	For sale (see listing)	$7,500 off + 4.99% FHA/VA (3.25% pt)
2008 Jadd Street Hidden Trails	Belton	76513	$227,585	3 / 2.0	1434	For sale (see listing)	4.99% FHA/VA (3.25% pt)
608 Avenue W Hidden Trails	Belton	76513	$233,090	3 / 2.5	1470	For sale (see listing)	4.99% FHA/VA (3.25% pt)
2120 Jadd Street Hidden Trails	Belton	76513	$245,345	4 / 2.0	1572	For sale (see listing)	4.99% FHA/VA (3.25% pt)
2019 Jadd Street Hidden Trails	Belton	76513	$252,860	5 / 2.5	1892	For sale (see listing)	4.99% FHA/VA (3.25% pt)
2116 Jadd Street Hidden Trails	Belton	76513	$254,755	5 / 2.5	1892	For sale (see listing)	4.99% FHA/VA (3.25% pt)
9906 Jett Drive Homestead	Temple	76502	$378,035	4 / 2.5	1951	For sale (see listing)	4.99% FHA/VA (3.25% pt)
9808 Jett Drive Homestead	Temple	76502	$383,760	4 / 2.5	1951	For sale (see listing)	4.99% FHA/VA (3.25% pt)

ADDRESS · COMMUNITY	CITY	ZIP	PRICE	BD / BA	SQ FT	STATUS	INCENTIVE
9832 Jett Drive Homestead	Temple	76502	**$389,095** ~~$401,595~~	3 / 2.0	2150	For sale (see listing)	**$12,500 off + 4.99% FHA/VA (3.25% pt)**
9722 Jett Drive Homestead	Temple	76502	**$393,020**	3 / 2.0	2150	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
2011 Ember Drive Homestead	Temple	76502	**$428,635**	4 / 2.5	2572	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
2023 Ember Drive Homestead	Temple	76502	**$465,928**	5 / 3.5	3043	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1907 Emery Avenue Homestead	Temple	76502	**$467,765**	4 / 3.0	3150	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
2319 Deadnettle Drive Mesa Ridge	Temple	76502	**$314,955** ~~$342,455~~	4 / 2.0	2032	For sale (see listing)	**$27,500 off**
1810 Alameda Street North Creek	Temple	76501	**$215,140**	3 / 2.0	1156	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1706 Alameda Street North Creek	Temple	76501	**$220,510** ~~$229,010~~	3 / 2.0	1156	For sale (see listing)	**$7,500 off + 4.99% FHA/VA (3.25% pt)**
1814 Alameda Street North Creek	Temple	76501	**$222,140**	3 / 2.0	1280	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1710 Alameda Street North Creek	Temple	76501	**$225,350**	3 / 2.0	1280	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1818 Alameda Street North Creek	Temple	76501	**$226,435**	3 / 2.0	1434	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1714 Alameda Street North Creek	Temple	76501	**$231,655**	3 / 2.0	1434	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1718 Alameda Street North Creek	Temple	76501	**$233,445**	3 / 2.5	1470	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1722 Alameda Street North Creek	Temple	76501	**$236,265**	4 / 2.0	1572	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1806 Alameda Street North Creek	Temple	76501	**$244,420**	5 / 2.5	1892	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1616 Alameda Street North Creek	Temple	76501	**$251,490**	5 / 2.5	1892	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1338 Newey Circle Pecan Creek	Temple	76504	**$208,735**	3 / 2.0	1156	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1343 Newey Circle Pecan Creek	Temple	76504	**$209,435**	3 / 2.0	1156	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1307 Newey Circle Pecan Creek	Temple	76504	**$215,865**	3 / 2.0	1280	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1107 Newey Circle Pecan Creek	Temple	76504	**$220,255**	3 / 2.0	1280	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1347 Newey Circle Pecan Creek	Temple	76504	**$224,435** ~~$235,935~~	3 / 2.0	1434	For sale (see listing)	**$11,500 off + 4.99% FHA/VA (3.25% pt)**
1346 Newey Circle Pecan Creek	Temple	76504	**$225,350**	3 / 2.0	1280	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1114 Newey Circle Pecan Creek	Temple	76504	**$227,560**	3 / 2.5	1470	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1326 Newey Circle Pecan Creek	Temple	76504	**$227,560**	3 / 2.5	1470	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1306 Newey Circle Pecan Creek	Temple	76504	**$233,050**	3 / 2.0	1434	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1342 Newey Circle Pecan Creek	Temple	76504	**$233,560**	4 / 2.0	1572	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1110 Newey Circle Pecan Creek	Temple	76504	**$240,175**	4 / 2.0	1572	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1118 Newey Circle Pecan Creek	Temple	76504	**$244,015**	5 / 2.5	1892	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1410 Newey Circle Pecan Creek	Temple	76504	**$247,930**	5 / 2.5	1892	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1310 Newey Circle Pecan Creek	Temple	76504	**$257,195**	5 / 2.5	1892	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
7318 Salmon Creek Road Pepper Creek Crossing	Temple	76502	**$211,735**	3 / 2.0	1156	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**

ADDRESS · COMMUNITY	CITY	ZIP	PRICE	BD / BA	SQ FT	STATUS	INCENTIVE
7415 Ducket Creek Drive Pepper Creek Crossing	Temple	76502	**$214,315** ~~$226,815~~	3 / 2.0	1156	For sale (see listing)	**$12,500 off + 4.99% FHA/VA (3.25% pt)**
1734 Rapids Drive Pepper Creek Crossing	Temple	76502	**$214,500**	3 / 2.0	1156	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1730 Rapids Drive Pepper Creek Crossing	Temple	76502	**$217,650**	3 / 2.0	1280	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
7402 Salmon Creek Road Pepper Creek Crossing	Temple	76502	**$218,735**	3 / 2.0	1280	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
7411 Ducket Creek Drive Pepper Creek Crossing	Temple	76502	**$220,715**	3 / 2.0	1280	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1726 Rapids Drive Pepper Creek Crossing	Temple	76502	**$222,890**	3 / 2.5	1381	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1806 Rapids Drive Pepper Creek Crossing	Temple	76502	**$224,045**	3 / 2.5	1381	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
7303 Ducket Creek Drive Pepper Creek Crossing	Temple	76502	**$224,435**	3 / 2.0	1434	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
7414 Salmon Creek Road Pepper Creek Crossing	Temple	76502	**$224,435**	3 / 2.0	1434	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
7306 Salmon Creek Road Pepper Creek Crossing	Temple	76502	**$234,860**	3 / 2.5	1470	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1101 Ribeye Road The Terrace Duplexes	Temple	76502	**$438,375**	6 / 4.0	2738	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1112 Ribeye Road The Terrace Duplexes	Temple	76502	**$439,850** ~~$459,850~~	6 / 4.0	2738	For sale (see listing)	**$20,000 off + 4.99% FHA/VA (3.25% pt)**
1117 Ribeye Road The Terrace Duplexes	Temple	76502	**$455,740**	6 / 4.0	2738	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1121 Ribeye Road The Terrace Duplexes	Temple	76502	**$467,980**	8 / 4.0	2958	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**
1120 Ribeye Road The Terrace Duplexes	Temple	76502	**$474,655**	6 / 4.0	2738	For sale (see listing)	**4.99% FHA/VA (3.25% pt)**

Lennar

10 homes · $20,000 price cut on every Temple home · Blowout: sign Nov 16–22, 2026 (ends Nov 22); close by the purchase-agreement date

ADDRESS · COMMUNITY	CITY	ZIP	PRICE	BD / BA	SQ FT	STATUS	INCENTIVE
907 Campbelton Drive Atascosa Estates	Temple	76504	**$266,749** ~~$286,749~~	4 / 2.5	1922	Under construction	**$20K price cut**
4907 George Cunningham Loop Preserve at Lions Park	Temple	76502	**$187,999** ~~$207,999~~	3 / 2.5	1189	Under construction	**$20K price cut**
4903 George Cunningham Loop Preserve at Lions Park	Temple	76502	**$196,999** ~~$216,999~~	3 / 2.5	1360	Under construction	**$20K price cut**
4628 J.W. Bassett Terrace Preserve at Lions Park	Temple	76502	**$197,999** ~~$217,999~~	3 / 2.5	1360	Under construction	**$20K price cut**
4915 George Cunningham Loop Preserve at Lions Park	Temple	76502	**$197,999** ~~$217,999~~	3 / 2.5	1360	Under construction	**$20K price cut**
4632 J.W. Bassett Terrace Preserve at Lions Park	Temple	76502	**$204,999** ~~$224,999~~	4 / 2.5	1535	Under construction	**$20K price cut**
4624 J.W. Bassett Terrace Preserve at Lions Park	Temple	76502	**$205,999** ~~$225,999~~	4 / 2.5	1535	Under construction	**$20K price cut**
4911 George Cunningham Loop Preserve at Lions Park	Temple	76502	**$206,999** ~~$226,999~~	4 / 2.5	1535	Under construction	**$20K price cut**
2815 Blue Ridge Lane The Ridge at Knob Creek	Temple	76501	**$239,999** ~~$259,999~~	4 / 2	1732	Under construction	**$20K price cut**
2937 Wolf Ridge Lane The Ridge at Knob Creek	Temple	76501	**$244,999** ~~$264,999~~	4 / 2	1810	Move-in ready	**$20K price cut**

Flintrock Builders

10 homes · Rates as low as 4.49% (VA 5/1 ARM) · Gold Key: Oct 12–Nov 30, 2026 · Rate: no end date published

ADDRESS · COMMUNITY	CITY	ZIP	PRICE	BD / BA	SQ FT	STATUS	INCENTIVE
8725 Ponderosa Pine Road Mesa Ridge	Temple	76502	**$267,990**	3 / 2	1469	Available	**4.49% VA ARM (select)**
8727 Yellowcress Drive Mesa Ridge	Temple	76502	**$283,180**	3 / 2	1469	Available	**4.49% VA ARM (select)**

ADDRESS · COMMUNITY	CITY	ZIP	PRICE	BD / BA	SQ FT	STATUS	INCENTIVE
8709 Ponderosa Pine Road Mesa Ridge	Temple	76502	**$324,990** ~~$330,550~~	—	—	Gold Key event list	**Gold Key: save $5,560** not on available list: confirm still for sale
1220 Peppermint Drive Oak Ridge	Temple	76501	**$249,990**	3 / 2	1368	Available	**4.49% VA ARM (select)**
2214 Tumeric Court Oak Ridge	Temple	76501	**$254,990**	3 / 2	1368	Available	**4.49% VA ARM (select)**
1301 Peppermint Drive Oak Ridge	Temple	76501	**$259,990**	3 / 2	1473	Available	**4.49% VA ARM (select)**
1224 Peppermint Drive Oak Ridge	Temple	76501	**$269,990**	4 / 2	1666	Available	**4.49% VA ARM (select)**
2928 Wolf Ridge Ln Ridge at Knob Creek	Temple	76501	**$274,990** ~~$278,115~~	—	—	Gold Key event list	**Gold Key: save $3,125** not on available list: confirm still for sale
2811 Quail Ridge Lane Ridge at Knob Creek - Duplex	Temple	76501	**$369,990** ~~$370,240~~	—	—	Gold Key event list	**Gold Key: save $250** not on available list: confirm still for sale
2807 Quail Ridge Lane Ridge at Knob Creek - Duplex	Temple	76501	**$374,990** ~~$380,240~~	—	—	Gold Key event list	**Gold Key: save $5,250** not on available list: confirm still for sale

Stylecraft Builders 6 homes · Exclusive incentive on 6 tagged homes · Not stated for the exclusive incentive; confirm

ADDRESS · COMMUNITY	CITY	ZIP	PRICE	BD / BA	SQ FT	STATUS	INCENTIVE
1796 Longmire Loop Northgate	Temple	76502	**$278,900**	3 / 2.0	1510	Ready Late 2026	**Exclusive incentive: call**
8008 Barnett Drive Northgate	Temple	76502	**$309,900**	4 / 2.0	1855	Ready Late 2026	**Exclusive incentive: call**
1820 Longmire Loop Northgate	Temple	76502	**$358,900**	4 / 2.5	2587	Ready Late 2026	**Exclusive incentive: call**
1776 Longmire Loop Northgate	Temple	76502	**$405,900**	6 / 3.5	3285	Ready Fall 2026	**Exclusive incentive: call**
4926 Hawkins Drive Three Creeks	Belton	76513	**$329,900**	4 / 2.0	1855	Ready Late 2026	**Exclusive incentive: call**
4921 Shanty Lane Three Creeks	Belton	76513	**$368,900**	4 / 2.5	2577	Move-In Ready	**Exclusive incentive: call**

4 Other builders with promotions but no home-level list

Centex (Skyview, Belton · County View, Temple)	Black Friday "special financing and best prices" through Nov 30, with no amounts or homes published. Also a $2,000 Hometown Heroes incentive.	(512) 270-3388	**is.gd/85CckW**
Dunhill Homes	The builder's site didn't load on Nov 22. A search result says up to $15,000 on select Cornerstone Series inventory homes (Skyview, County View, Atascosa). Not confirmed on the builder's own site.	See site	**is.gd/rY8tsr**

Not included: 2 D.R. Horton homes in communities with no rate promo and no price cut, and 32 Stylecraft homes without the exclusive-incentive tag (most are Spring/Summer 2027 builds). Lennar lists no homes in Belton. Carothers Executive Homes has a quick move-in list but published no incentive. Omega Builders, Tippit Homes and Arnold Homes weren't checked.

NEXA Lending

YOUR LOGO

Questions on any of these homes? Call either of us.

Your Name
REALTOR® · Your Brokerage · Your license #
Your phone · Your city
you@yourbrokerage.com



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jbarnes@nexalending.com · BestLenderinTexas.com

Important: Builder incentives, prices, rates and availability change often, sometimes daily, and may be withdrawn without notice. Everything here was read from builder websites on Nov 22, 2026. It is not an offer or a guarantee, and every incentive must be confirmed with the builder before writing a contract. Many offers apply only to select homes, require the builder's affiliated or preferred lender, have contract and closing deadlines, and can't be combined. Rates shown are the builders' advertised rates, not a Nexa Lending rate quote. All loans are subject to credit approval, underwriting and property eligibility. James Barnes, Senior Loan Officer, NMLS 215987, Nexa Lending. Equal Housing Opportunity.