



# SMART START

BY HUGHSTON HOMES



# Buyer's Guide

*Cut Your Monthly Payment Up To 70%*

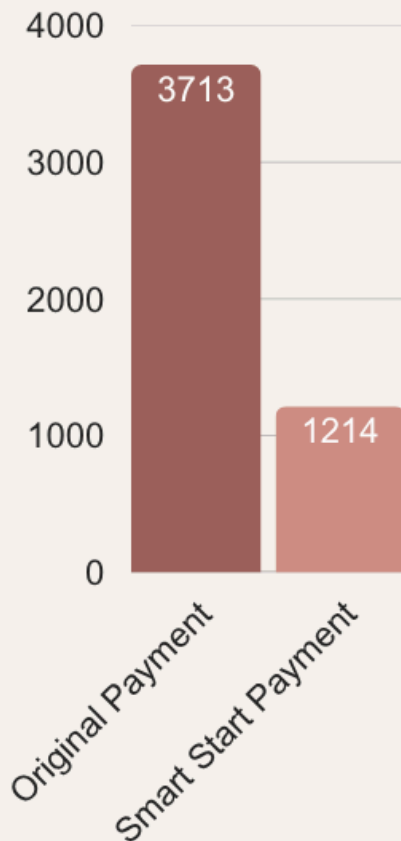
All payment estimates are based on an FHA loan with 3.5% down, a 30-year fixed rate, and a credit score of 680 or higher. The monthly amount paid by the seller will remain fixed for the duration of the benefit period and cannot exceed the buyer's interest portion of the mortgage. Only available for select Hughston Homes.





# What is Smart Start?

Smart Start is a limited-time payment reduction tool in partnership with NorthStar Mortgage Advisors designed to reduce upfront costs so you can ease into homeownership with peace of mind. A predetermined amount is set aside in escrow to pay a portion of the interest portion of your loan for a period of 3-6 months. This upfront support can lower your initial payments by thousands of dollars, giving you financial breathing room as you settle into your new home. With Smart Start, you enjoy a smoother transition, predictable budgeting, and a strong start to owning your dream home. For example:



Loan Details	Subsidy Breakdown
Sale's Price: \$482,500	Seller Paid Subsidy: \$15,000
Interest Rate: 6.5%	Duration: 6 Months
Annual Property Tax: \$4,825	Savings Per Month: \$2,500
Annual HOA: \$1,200	Original Payment: \$3,713
Loan Term: 30 Yrs	New Payment: \$1,213.71

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# Qualification Details

<b>Qualifying Loan Types</b>	<b>Eligible With FHA Loan</b>
<b>Smart Start Lender</b>	<b>Financing Through: NorthStar Mortgage Advisors</b>
<b>Qualifying Homes</b>	<b>Available on Select, 100% Move In Ready Homes Across Alabama and Georgia</b>

Cannot be  
combined  
with other  
promotions

Only available  
for select  
homes

Limited-time  
only

View Full List of Smart Start Eligible Homes:  
[hughstonhomes.com/smart-start/](http://hughstonhomes.com/smart-start/)



# Options for Non-FHA Buyers



1

**Luxury  
Upgrades**



2

**Closing  
Cost  
Assistance**



3

**Instant  
Equity**



4

**Rate  
Buydown**



Smart Start options don't end if you aren't using an FHA loan. Buyers using Conventional, VA, or USDA loans can apply the incentive toward additional luxury upgrades or reducing closing costs to ease the upfront investment. You can also choose to buy down your interest rate for long-term savings or invest in instant equity in your brand-new home.

No matter how you finance your home, our flexible incentive options empower you to personalize your buying experience and make a smart, confident investment.



# Frequently Asked Questions

## 1. Can I use Smart Start with a different lender?

The Smart Start Program is an exclusive partnership between Hughston Homes and Northstar Mortgage, which means it is only available to buyers who finance through Northstar. This collaboration allows us to offer valuable incentives that aren't available when using outside lenders.

## 2. Is Smart Start available for all Hughston Homes?

Smart Start is only available for select homes in communities across Georgia and Alabama for a limited time only. For an up-to-date list of all qualifying homes, visit [hughstonhomes.com/smart-start/](https://hughstonhomes.com/smart-start/)

## 3. Do I need to be a first-time home buyer?

Smart Start can be very helpful to first-time homebuyers, but it is available for any qualified FHA homebuyer!

## 4. Is Smart Start available year-round?

Availability may vary by location and market conditions, so we recommend reaching out and visiting our website soon to see if it's currently offered in your preferred community.

## 5. How do I apply for Smart Start?

Simply speak with a Hughston Homes New Home Specialist, and they will connect you with a NorthStar Mortgage Advisor to complete a quick and simple pre-qualification process and talk you through all of your options

## 6. Can I use Smart Start with any loan type?

Smart Start as a 3-6 month payment reduction tool can only be used with FHA loans, but similar incentives are available for buyers using Conventional, VA, or USDA financing through Northstar Mortgage.







# Contact Us!

Ready to explore your options? Contact  
our online sales counselor today!



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View Full List of Smart Start Eligible Homes:

[hughstonhomes.com/smart-start/](http://hughstonhomes.com/smart-start/)