

Homebuilder & Mortgage Lender Team Up To Help Homebuyers Facing Rising Rates

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DENVER, March 1, 2018 /PRNewswire/ -- The Richmond American Homes and HomeAmerican Mortgage Corporation (NMLS Unique Identifier #130676) subsidiaries of M.D.C. Holdings, Inc. (NYSE: MDC) recently launched the [Time to Lock Event](#), a multi-state sales promotion designed to help prospective homebuyers facing rising mortgage rates.

For a limited time, [HomeAmerican Mortgage](#) is offering extended rate lock programs for up to 350 days—with a one-time option to re-lock the rate within 60 days of closing if interest rates decrease during the rate-lock period—on fixed-rate loans for [Richmond American](#) homes that contract by the end of March. HomeAmerican is not charging a lock-in fee for this extended rate lock. This offer, valid on loan amounts up to \$453,100, could be an attractive option for homebuyers who want to build a home from the ground up.

For buyers who want to move sooner, the Richmond American companies are also promoting quick move-in homes in several markets. Buyers can work with loan officers from HomeAmerican Mortgage to secure today's rates.

In an effort to help address homebuyers' mortgage questions, Richmond American has a complimentary *Mortgage Quick-reference Guide* available for download during the event. This new guidebook includes tips and tools to help homebuyers navigate the home financing process—whether this is their first home or their fifth.

About M.D.C. Holdings, Inc.

Operating under the name Richmond American Homes, MDC's homebuilding subsidiaries have built more than 195,000 homes since 1977. Among the nation's largest homebuilders, MDC's subsidiary companies have operations in Arizona, California, Colorado, Florida, Maryland, Nevada, Oregon, Utah, Virginia and Washington. Mortgage lending, plus insurance and title services are offered by the following MDC subsidiaries, respectively: HomeAmerican Mortgage Corporation, American Home Insurance Agency, Inc. and American Home Title and Escrow Company. M.D.C. Holdings, Inc. is traded on the New York Stock Exchange under the symbol "MDC." For more information, visit MDCHoldings.com.

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