



**Rate Advertised: 5.750% (APR 6.088%)\***

**The seller at  
22508 120th Avenue East, Graham, WA 98338  
has participated in CMG Home Loans List & Lock Program™**

**CMG HOME LOANS**

**Have questions? Reach out to me!**



**Ozzy English**  
Loan Officer | NMLS# 856465  
(206) 331-1913  
oenglish@cmghomeloans.com

5 70 Reviews 5 37 Reviews

\*Payment example: Home price \$750,000, down payment 3.5%, loan amount \$723,750, term 30 year, fixed rate 5.75% (APR 6.088%), monthly payment \$4,223.61. Payment stated does not include mortgage insurance, taxes and homeowners insurance, which will result in a higher payment.

**Conventional**

Rates based on seller concession

Standard rate with as little as **3%** down.

Pricing at **2%** seller concession:  
**\$15,000.00**



Scan QR code for chart with repayment terms

		FICO								
		620	640	660	680	700	720	740	760	780
DOWN PAYMENT RATE	3%	6.990 %	6.875 %	6.625 %	6.625 %	6.490 %	6.490 %	6.490 %	6.375 %	6.375 %
	10%	7.250 %	6.990 %	6.875 %	6.625 %	6.625 %	6.490 %	6.490 %	6.375 %	6.375 %
	20%	7.125 %	6.990 %	6.875 %	6.625 %	6.500 %	6.490 %	6.490 %	6.375 %	6.375 %
	25%	6.875 %	6.500 %	6.490 %	6.490 %	6.375 %	6.375 %	6.250 %	<b>6.125 %</b>	<b>6.125 %</b>
APR	3%	7.353 %	7.235 %	6.98 %	6.98 %	6.842 %	6.842 %	6.842 %	6.725 %	6.725 %
	10%	7.636 %	7.37 %	7.252 %	6.996 %	6.996 %	6.858 %	6.858 %	6.741 %	6.741 %
	20%	7.538 %	7.399 %	7.281 %	7.025 %	6.897 %	6.887 %	6.887 %	6.769 %	6.769 %
	25%	7.299 %	6.914 %	6.904 %	6.904 %	6.786 %	6.786 %	6.658 %	<b>6.53 %</b>	<b>6.53 %</b>

\*This is based on the highest repayment scenario. Payment example: Home price \$750,000, down payment 25%, loan amount \$562,500, term 30 year, fixed rate 6.125% (APR 6.53%), monthly payment \$3,417.81. Does not include taxes, homeowners insurance, and mortgage insurance. To see all repayment scenarios visit (<https://www.cmghomeloans.com/mysite/Ozzy-Guler-English/listnlock/property/22508-120th-Avenue-East-Graham-WA-98338>).

**FHA**

Rates based on seller concession

Standard rate with as little as **3.5%** down.

Pricing at **2%** seller concession:  
**\$15,000.00**



Scan QR code for chart with repayment terms

		FICO						
		580	600	620	640	700	720	740
DOWN PAYMENT RATE	3.5%	7.250 %	6.750 %	6.250 %	6.000 %	5.875 %	5.875 %	<b>5.750 %</b>
	5%	7.250 %	6.750 %	6.250 %	6.000 %	5.875 %	<b>5.750 %</b>	<b>5.750 %</b>
	10%	7.250 %	6.500 %	6.250 %	6.000 %	<b>5.750 %</b>	<b>5.750 %</b>	<b>5.750 %</b>
APR	3.5%	7.62 %	7.109 %	6.598 %	6.343 %	6.215 %	6.215 %	<b>6.088 %</b>
	5%	7.624 %	7.112 %	6.601 %	6.346 %	6.218 %	<b>6.091 %</b>	<b>6.091 %</b>
	10%	7.636 %	6.869 %	6.613 %	6.358 %	<b>6.102 %</b>	<b>6.102 %</b>	<b>6.102 %</b>

\*This is based on the highest repayment scenario. Payment example: Home price \$750,000, down payment 3.5%, loan amount \$723,750, term 30 year, fixed rate 5.75% (APR 6.088%), monthly payment \$4,223.61. Does not include taxes, homeowners insurance, and mortgage insurance. To see all repayment scenarios visit (<https://www.cmghomeloans.com/mysite/Ozzy-Guler-English/listnlock/property/22508-120th-Avenue-East-Graham-WA-98338>).

**VA**  
Rates based on seller concession

Standard rate with as little as **0%** down.

Pricing at **2%** seller concession:  
**\$15,000.00**



Scan QR code for chart with repayment terms

		FICO						
		580	600	620	640	700	720	740
DOWN PAYMENT RATE	0%	7.250 %	6.750 %	6.250 %	6.125 %	5.990 %	5.875 %	<b>5.750 %</b>
	5%	7.250 %	6.750 %	6.250 %	6.000 %	5.875 %	<b>5.750 %</b>	<b>5.750 %</b>
	10%	7.250 %	6.500 %	6.250 %	6.000 %	<b>5.750 %</b>	<b>5.750 %</b>	<b>5.750 %</b>
	20%	6.875 %	6.375 %	6.250 %	5.990 %	<b>5.750 %</b>	<b>5.750 %</b>	<b>5.750 %</b>
APR	0%	7.612 %	7.101 %	6.591 %	6.463 %	6.325 %	6.208 %	<b>6.081 %</b>
	5%	7.624 %	7.112 %	6.601 %	6.346 %	6.218 %	<b>6.091 %</b>	<b>6.091 %</b>
	10%	7.636 %	6.869 %	6.613 %	6.358 %	<b>6.102 %</b>	<b>6.102 %</b>	<b>6.102 %</b>
	20%	7.281 %	6.769 %	6.641 %	6.375 %	<b>6.129 %</b>	<b>6.129 %</b>	<b>6.129 %</b>

\*This is based on the highest repayment scenario. Payment example: Home price \$750,000, down payment 0%, loan amount \$750,000, term 30 year, fixed rate 5.75% (APR 6.081%), monthly payment \$4,376.80. Does not include taxes, homeowners insurance, and mortgage insurance. To see all repayment scenarios visit (<https://www.cmghomeloans.com/mysite/Ozzy-Guler-English/listnlock/property/22508-120th-Avenue-East-Graham-WA-98338>).

**10/6 ARM**  
Rates based on seller concession

Standard rate with as little as **5%** down.

Pricing at **2%** seller concession:  
**\$15,000.00**



Scan QR code for chart with repayment terms

		FICO								
		620	640	660	680	700	720	740	760	780
DOWN PAYMENT RATE	5%	7.750 %	7.750 %	7.750 %	7.750 %	7.750 %	7.750 %	7.375 %	7.250 %	7.250 %
	10%	7.750 %	7.750 %	7.750 %	7.750 %	7.750 %	7.375 %	7.250 %	7.250 %	6.750 %
	20%	7.750 %	7.750 %	7.750 %	7.750 %	7.750 %	7.250 %	7.250 %	6.990 %	6.750 %
	25%	7.750 %	7.625 %	7.250 %	7.250 %	6.990 %	6.750 %	6.750 %	6.750 %	<b>6.250 %</b>
APR	5%	8.135 %	8.135 %	8.135 %	8.135 %	8.135 %	8.135 %	7.751 %	7.624 %	7.624 %
	10%	8.148 %	8.148 %	8.148 %	8.148 %	8.148 %	7.764 %	7.636 %	7.636 %	7.124 %
	20%	8.179 %	8.179 %	8.179 %	8.179 %	8.179 %	7.666 %	7.666 %	7.399 %	7.153 %
	25%	8.197 %	8.069 %	7.684 %	7.684 %	7.417 %	7.171 %	7.171 %	7.171 %	<b>6.658 %</b>

\*This is based on the highest repayment scenario. The rates shown above are for educational purposes only, not a commitment to lend, please contact LO to see your qualified rate. Payment example: Home price \$750,000, down payment 25%, loan amount \$562,500, term 30 year, fixed rate 6.25% (APR 6.658%), monthly payment \$3,463.41. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$473,837.13: 3% Margin, 5.31% SOFR (05/20/24), 8.25% variable rate, \$4,037.40 monthly payment. At max interest rate of 11.25% payment is \$4,971.76. To see all repayment scenarios visit (<https://www.cmghomeloans.com/mysite/Ozzy-Guler-English/listnlock/property/22508-120th-Avenue-East-Graham-WA-98338>).

**Have questions? Reach out to me!**



**Ozzy English**  
Loan Officer | NMLS# 856465  
(206) 331-1913  
[oenglish@cmghomeloans.com](mailto:oenglish@cmghomeloans.com)

5 70 Reviews 5 37 Reviews



Down payment < 10% have a max contribution of 3%.

This lock cannot be transferred to another borrower or property address. While List & Lock™ can help buyers significantly, it is not a guarantee to lend. If a buyer is interested in purchasing the listed home at the advertised rate, they must still qualify for the loan. The benefit is that they won't have to qualify for the loan based on the market rates; instead, they will be qualifying on the List & Lock™ rate. They will have several loan options to choose from through List & Lock™ -- Conventional, FHA, VA, and select adjustable-rate mortgages (ARMs). The same type of credit and discount can be applied to other loan programs, but rate adjustments could occur. Closing must occur within the 60 day rate lock period, or within the rate lock extension period in order for the seller receive a refund for the rate lock fee. If the lock is extended, the seller must pay a separate non-refundable lock fee for the extension. If you are concerned your closing could extend beyond the 60-day period, contact your loan officer to discuss extension possibilities.

CMG Home Loans is a registered trade name of CMG Mortgage, Inc., NMLS ID #1820 in most, but not all states. CMG Mortgage, Inc. is an equal housing lender. Licensed by the Department of Financial Protection and Innovation (DFPI) under the California Residential Mortgage Lending Act No. 4150025.; AK #AK1820; AZ #0903132; Colorado regulated by the Division of Real Estate; Georgia Residential Mortgage Licensee #15438; Hawaii Mortgage Loan Originator Company License No. HI-1820. Mortgage Servicer License No. MS068. Massachusetts Mortgage Lender License #MC1820 and Mortgage Broker License #MC1820; Mississippi Licensed Mortgage Company Licensed by the Mississippi Department of Banking and Consumer Finance; Licensed by the New Hampshire Banking Department; Licensed by the NJ Department of Banking and Insurance; Licensed Mortgage Banker - NYS Department of Financial Services; Ohio Mortgage Broker Act Mortgage Banker Exemption #MBMB.850204.000; Licensed by the Oregon Division of Financial Regulation #ML-3000; Rhode Island Licensed Lender #20142986LL; Registered Mortgage Banker with the Texas Department of Savings and Mortgage Lending, and Licensed by the Virginia State Corporation Commission #MC-5521. Licensed by the Washington Department of Financial Institutions under the Consumer Loan Act No. CL-1820. CMG Mortgage, Inc. is licensed in all 50 states and the District of Columbia. Offer of credit is subject to credit approval. NMLS Consumer Access ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) This site is not authorized by the New York State Department of Financial Services. No mortgage loan applications for properties located in the State of New York will be accepted through this site



