

## Rate Advertised: 5.875% (APR 6.509%)\*

Linwood Acquisitions LLC has participated in the CMG Financial Build & Lock Program to reduce the rate for 12 Creek Lane, Linwood, NJ 08221

# **CMG**FINANCIAL

Have questions? Reach out to me!



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\*Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 5.875% (APR 6.509%), monthly payment \$4,680.25. 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 20% down



Scan QR code for chart with repayment terms

		620	640	660	680	700	720	740	760	780
	20%	6.500 %	6.375 %	6.250 %	6.250 %	6.125 %	6.125 %	5.990 %	5.875 %	5.875 %
	25%	6.250 %	6.125 %	5.990 %	5.990 %	5.875 %	5.875 %	5.750 %	5.750 %	5.750 %
RATE	30%	5.990 %	5.875 %	5.750 %	5.750 %	5.750 %	5.750 %	5.625 %	5.625 %	5.625 %
	35%	5.875 %	5.750 %	5.750 %	5.750 %	5.625 %	5.625 %	5.625 %	5.625 %	5.625 %
APR	20%	7.159 %	7.029 %	6.899 %	6.899 %	6.769 %	6.769 %	6.629 %	6.509 %	6.509 %
	25%	6.934 %	6.804 %	6.663 %	6.663 %	6.543 %	6.543 %	6.413 %	6.413 %	6.413 %
	30%	6.703 %	6.583 %	6.452 %	6.452 %	6.452 %	6.452 %	6.322 %	6.322 %	6.322 %
	35%	6.629 %	6.498 %	6.498 %	6.498 %	6.367 %	6.367 %	6.367 %	6.367 %	6.367 %

\*This is based on the highest repayment scenario. Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 5.875% (APR 6.509%), monthly payment \$4,680.25. Does not include taxes, homeowners insurance, and mortgage insurance. To see all repayment scenarios visit (https://www.cmgfi.com/mysite/bob-buglak/builder-lock/property/SPK0000000934).

FICO

FICO

#### VA

Rates based on seller concession

Standard rate with as little as 0% down.



Scan QR code for chart with repayment terms

		580	600	620	640	700	720	740
	0%	6.625 %	6.500 %	5.990 %	5.875 %	5.875 %	5.875 %	5.750 %
	5%	6.625 %	6.000 %	5.990 %	5.875 %	5.750 %	5.750 %	5.750 %
RATE	10%	6.625 %	5.990 %	5.875 %	5.875 %	5.750 %	5.750 %	5.750 %
	20%	5.990 %	5.875 %	5.750 %	5.625 %	5.375 %	5.375 %	5.375 %
	0%	7.182 %	7.053 %	6.526 %	6.407 %	6.407 %	6.407 %	6.278 %
	5%	7.204 %	6.558 %	6.547 %	6.428 %	6.299 %	6.299 %	6.299 %
APR	10%	7.229 %	6.571 %	6.452 %	6.452 %	6.323 %	6.323 %	6.323 %
	20%	6.629 %	6.509 %	6.379 %	6.249 %	5.99 %	5.99 %	5.99 %

<sup>\*</sup>This is based on the highest repayment scenario. Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 5.875% (APR 6.509%), monthly payment \$4,680.25. Does not include taxes, homeowners insurance, and mortgage insurance. To see all repayment scenarios visit (https://www.cmgfi.com/mysite/bob-buglak/builder-lock/property/SPK0000000934).

10/6 ARM

Rates based on seller concession

Standard rate with as little as 20% down.



Scan QR code for chart with repayment terms

DOWN PAYMENT

		FICO								
		620	640	660	680	700	720	740	760	780
	20%	6.750 %	6.750 %	6.250 %	6.250 %	6.250 %	6.250 %	6.250 %	5.875 %	5.750 %
	25%	6.250 %	6.250 %	6.250 %	6.250 %	5.750 %	5.750 %	5.750 %	5.750 %	5.750 %
RATE	30%	6.250 %	5.750 %	5.750 %	5.750 %	5.750 %	5.750 %	5.500 %	5.250 %	5.250 %
	35%	5.750 %	5.750 %	5.750 %	5.750 %	5.250 %	5.250 %	5.250 %	5.250 %	5.250 %
APR	20%	7.419 %	7.419 %	6.899 %	6.899 %	6.899 %	6.899 %	6.899 %	6.509 %	6.379 %
	25%	6.934 %	6.934 %	6.934 %	6.934 %	6.413 %	6.413 %	6.413 %	6.413 %	6.413 %
	30%	6.974 %	6.452 %	6.452 %	6.452 %	6.452 %	6.452 %	6.192 %	5.931 %	5.931 %
	35%	6.498 %	6.498 %	6.498 %	6.498 %	5.975 %	5.975 %	5.975 %	5.975 %	5.975 %

\*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. Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 5.875% (APR 6.509%), monthly payment \$4,680.25. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$567,327.94: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$4,441.16 monthly payment. At max interest rate of 10.25% payment is \$5,569.14. To see all repayment scenarios visit (https://www.cmgfi.com/mysite/bob-buglak/builderlock/property/SPK0000000934).



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\*Table is a guide to anticipate pricing for primary residences when seller contribution is applied to today's pricing. 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.

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Additional Terms of Repayment Example: Conventional payment examples:

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 6.5% (APR 7.159%), monthly payment \$5,000.92.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 6.375% (APR 7.029%), monthly payment \$4,936.06.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 6.25% (APR 6.899%), monthly payment \$4,871.55.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 6.25% (APR 6.899%), monthly payment \$4,871.55.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 6.125% (APR 6.769%), monthly payment \$4,807.41.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 6.125% (APR 6.769%), monthly payment \$4,807.41.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 5.99% (APR 6.629%), monthly payment \$4,738.56.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 5.875% (APR 6.509%), monthly payment \$4,680.25.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 5.875% (APR 6.509%), monthly payment \$4,680.25.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 25%, loan amount \$741,750, term 30 year, FICO 780, fixed rate 6.25% (APR 6.934%), monthly payment \$4,567.08.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 25%, loan amount \$741,750, term 30 year, FICO 780, fixed rate 6.125% (APR 6.804%), monthly payment \$4,506.95.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 25%, loan amount \$741,750, term 30 year, FICO 780, fixed rate 5.99% (APR 6.663%), monthly payment \$4,442.40.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 25%, loan amount \$741,750, term 30 year, FICO 780, fixed rate 5.99% (APR 6.663%), monthly payment \$4,442.40.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 25%, loan amount \$741,750, term 30 year, FICO 780, fixed rate 5.875% (APR 6.543%), monthly payment \$4,387.73.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 25%, loan amount \$741,750, term 30 year, FICO 780, fixed rate 5.875% (APR 6.543%), monthly payment \$4,387.73.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 25%, loan amount \$741,750, term 30 year, FICO 780, fixed rate 5.75% (APR 6.413%), monthly payment \$4,328.65.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 25%, loan amount \$741,750, term 30 year, FICO 780, fixed rate 5.75% (APR 6.413%), monthly payment \$4,328.65.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 25%, loan amount \$741,750, term 30 year, FICO 780, fixed rate 5.75% (APR 6.413%), monthly payment \$4,328.65.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 30%, loan amount \$692,300, term 30 year, FICO 780, fixed rate 5.99% (APR 6.703%), monthly payment \$4,146.24.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 30%, loan amount \$692,300, term 30 year, FICO 780, fixed rate 5.875% (APR 6.583%), monthly payment \$4,095.22.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 30%, loan amount \$692,300, term 30 year, FICO 780, fixed rate 5.75% (APR 6.452%), monthly payment \$4,040.07.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 30%, loan amount \$692,300, term 30 year, FICO 780, fixed rate 5.75% (APR 6.452%), monthly payment \$4,040.07.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 30%, loan amount \$692,300, term 30 year, FICO 780, fixed rate 5.75% (APR 6.452%), monthly payment \$4,040.07.
Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 30%, loan amount \$692,300, term 30 year, FICO

780, fixed rate 5.75% (APR 6.452%), monthly payment \$4,040.07.
Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 30%, loan amount \$692,300, term 30 year, FICO

780, fixed rate 5.625% (APR 6.322%), monthly payment \$3,985.27.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 30%, loan amount \$692,300, term 30 year, FICO

780, fixed rate 5.625% (APR 6.322%), monthly payment \$3,985.27.
Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 30%, loan amount \$692,300, term 30 year, FICO

780, fixed rate 5.625% (APR 6.322%), monthly payment \$3,985.27.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 35%, loan amount \$642,850, term 30 year, FICO 780, fixed rate 5.875% (APR 6.629%), monthly payment \$3,802.70.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 35%, loan amount \$642,850, term 30 year, FICO

780, fixed rate 5.75% (APR 6.498%), monthly payment 9.751.50.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 35%, loan amount \$642,850, term 30 year, FICO 780, fixed rate 5.75% (APR 6.498%), monthly payment \$3,751.50.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 35%, loan amount \$642,850, term 30 year, FICO 780, fixed rate 5.75% (APR 6.498%), monthly payment \$3,751.50.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 35%, loan amount \$642,850, term 30 year, FICO 780, fixed rate 5.625% (APR 6.367%), monthly payment \$3,700.61.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 35%, loan amount \$642,850, term 30 year, FICO 780, fixed rate 5.625% (APR 6.367%), monthly payment \$3,700.61.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 35%, loan amount \$642,850, term 30 year, FICO 780, fixed rate 5.625% (APR 6.367%), monthly payment \$3,700.61.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 35%, loan amount \$642,850, term 30 year, FICO 780, fixed rate 5.625% (APR 6.367%), monthly payment \$3,700.61.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 35%, loan amount \$642,850, term 30 year, FICO 780, fixed rate 5.625% (APR 6.367%), monthly payment \$3,700.61.

### Additional Terms of Repayment Example: VA payment examples:

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 0%, loan amount \$989,000, term 30 year, FICO 780, fixed rate 6.625% (APR 7.182%), monthly payment \$6,332.68.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 0%, loan amount \$989,000, term 30 year, FICO 780, fixed rate 6.5% (APR 7.053%), monthly payment \$6,251.15.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 0%, loan amount \$989,000, term 30 year, FICO 780, fixed rate 5.99% (APR 6.526%), monthly payment \$5,923.20.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 0%, loan amount \$989,000, term 30 year, FICO 780, fixed rate 5.875% (APR 6.407%), monthly payment \$5,850.31.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 0%, loan amount \$989,000, term 30 year, FICO 780, fixed rate 5.875% (APR 6.407%), monthly payment \$5,850.31.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 0%, loan amount \$989,000, term 30 year, FICO 780, fixed rate 5.875% (APR 6.407%), monthly payment \$5,850.31.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 0%, loan amount \$989,000, term 30 year, FICO 780, fixed rate 5.75% (APR 6.278%), monthly payment \$5,771.54.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 5%, loan amount \$939,550, term 30 year, FICO 780, fixed rate 6.625% (APR 7.204%), monthly payment \$6,016.04.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 5%, loan amount \$939,550, term 30 year, FICO 780, fixed rate 6% (APR 6.558%), monthly payment \$5,633.08.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 5%, loan amount \$939,550, term 30 year, FICO 780, fixed rate 5.99% (APR 6.547%), monthly payment \$5,627.04.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 5%, loan amount \$939,550, term 30 year, FICO 780, fixed rate 5.875% (APR 6.428%), monthly payment \$5,557.79.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 5%, loan amount \$939,550, term 30 year, FICO 780, fixed rate 5.75% (APR 6.299%), monthly payment \$5,482.96.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 5%, loan amount \$939,550, term 30 year, FICO 780, fixed rate 5.75% (APR 6.299%), monthly payment \$5,482.96.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 5%, loan amount \$939,550, term 30 year, FICO 780, fixed rate 5.75% (APR 6.299%), monthly payment \$5,482.96.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 10%, loan amount \$890,100, term 30 year, FICO 780, fixed rate 6.625% (APR 7.229%), monthly payment \$5,699.41.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 10%, loan amount \$890,100, term 30 year, FICO 780, fixed rate 5.99% (APR 6.571%), monthly payment \$5,330.88.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 10%, loan amount \$890,100, term 30 year, FICO 780, fixed rate 5.875% (APR 6.452%), monthly payment \$5,265.28.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 10%, loan amount \$890,100, term 30 year, FICO 780, fixed rate 5.875% (APR 6.452%), monthly payment \$5,265.28.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 10%, loan amount \$890,100, term 30 year, FICO 780, fixed rate 5.75% (APR 6.323%), monthly payment \$5,194.38.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 10%, loan amount \$890,100, term 30 year, FICO 780, fixed rate 5.75% (APR 6.323%), monthly payment \$5,194.38.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 10%, loan amount \$890,100, term 30 year, FICO 780, fixed rate 5.75% (APR 6.323%), monthly payment \$5,194.38.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 5.99% (APR 6.629%), monthly payment \$4,738.56.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 5.875% (APR 6.509%), monthly payment \$4,680.25.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 5.75% (APR 6.379%), monthly payment \$4,617.23.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 5.625% (APR 6.249%), monthly payment \$4,554.59.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 5.375% (APR 5.99%), monthly payment \$4,430.49.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 5.375% (APR 5.99%), monthly payment \$4,430.49.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 5.375% (APR 5.99%), monthly payment \$4,430.49.

#### Additional Terms of Repayment Example: 10/6 ARM payment examples:

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 6.75% (APR 7.419%), monthly payment \$5,131.71. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$674,901.50: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$5,283.26 monthly payment. At max interest rate of 11.75% payment is \$7,313.96.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 6.75% (APR 7.419%), monthly payment \$5,131.71. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$674,901.50: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$5,283.26 monthly payment. At max interest rate of 11.75% payment is \$7.313.96.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 6.25% (APR 6.899%), monthly payment \$4,871.55. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$666,488.78: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$5,217.41 monthly payment. At max interest rate of 11.25% payment is \$6,993.17.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 6.25% (APR 6.899%), monthly payment \$4,871.55. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$666,488.78: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$5,217.41 monthly payment. At max interest rate of 11.25% payment is \$6,993.17.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 6.25% (APR 6.899%), monthly payment \$4,871.55. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$666,488.78: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$5,217.41 monthly payment. At max interest rate of 11.25% payment is \$6,993.17.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 6.25% (APR 6.899%), monthly payment \$4,871.55. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$666,488.78: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$5,217.41 monthly payment. At max interest rate of 11.25% payment is \$6,993.17.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 6.25% (APR 6.899%), monthly payment \$4,871.55. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$666,488.78: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$5,217.41 monthly payment. At max interest rate of 11.25% payment is \$6,993.17.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 5.875% (APR 6.509%), monthly payment \$4,680.25. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$659,897.48: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$5,165.81 monthly payment. At max interest rate of 10.875% payment is \$6,755.34.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 20%, loan amount \$791,200, term 30 year, FICO 780, fixed rate 5.75% (APR 6.379%), monthly payment \$4,617.23. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$657,646.62: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$5,148.19 monthly payment. At max interest rate of 10.75% payment is \$6.676.62.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 25%, loan amount \$741,750, term 30 year, FICO 780, fixed rate 6.25% (APR 6.934%), monthly payment \$4,567.08. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$624,833.24: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$4,891.32 monthly payment. At max interest rate of 11.25% payment is \$6,556.10.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 25%, loan amount \$741,750, term 30 year, FICO 780, fixed rate 6.25% (APR 6.934%), monthly payment \$4,567.08. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$624,833.24: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$4,891.32 monthly payment. At max interest rate of 11.25% payment is \$6,556.10.

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Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 25%, loan amount \$741,750, term 30 year, FICO 780, fixed rate 5.75% (APR 6.413%), monthly payment \$4,328.65. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$616,543.70: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$4,826.43 monthly payment. At max interest rate of 10.75% payment is \$6,259.33.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 25%, loan amount \$741,750, term 30 year, FICO 780, fixed rate 5.75% (APR 6.413%), monthly payment \$4,328.65. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$616,543.70: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$4,826.43 monthly payment. At max interest rate of 10.75% payment is \$6,259.33.

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Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 25%, loan amount \$741,750, term 30 year, FICO 780, fixed rate 5.75% (APR 6.413%), monthly payment \$4,328.65. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months.

Sample Repayments at month 120 with balance of \$616,543.70: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$4,826.43 monthly payment. At max interest rate of 10.75% payment is \$6,259.33.

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Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 30%, loan amount \$692,300, term 30 year, FICO 780, fixed rate 6.25% (APR 6.974%), monthly payment \$4,262.61. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$583,177.69: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$4,565.23 monthly payment. At max interest rate of 11.25% payment is \$6,119.03.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 30%, loan amount \$692,300, term 30 year, FICO 780, fixed rate 5.75% (APR 6.452%), monthly payment \$4,040.07. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$575,440.79: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$4,504.66 monthly payment. At max interest rate of 10.75% payment is \$5.842.04.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 30%, loan amount \$692,300, term 30 year, FICO 780, fixed rate 5.75% (APR 6.452%), monthly payment \$4,040.07. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$575,440.79: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$4,504.66 monthly payment. At max interest rate of 10.75% payment is \$5,842.04.

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Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 30%, loan amount \$692,300, term 30 year, FICO 780, fixed rate 5.5% (APR 6.192%), monthly payment \$3,930.80. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$571,431.28: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$4,473.28 monthly payment. At max interest rate of 10.5% payment is \$5,705.05.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 30%, loan amount \$692,300, term 30 year, FICO 780, fixed rate 5.25% (APR 5.931%), monthly payment \$3,822.91. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$567,327.94: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$4,441.16 monthly payment. At max interest rate of 10.25% payment is \$5,569.14.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 30%, loan amount \$692,300, term 30 year, FICO 780, fixed rate 5.25% (APR 5.931%), monthly payment \$3,822.91. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$567,327.94: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$4,441.16 monthly payment. At max interest rate of 10.25% payment is \$5.569.14.

Rates provided for primary residency occupancy on 04/08/2025. Payment example: Home price \$989,000, down payment 35%, loan amount \$642,850, term 30 year, FICO 780, fixed rate 5.75% (APR 6.498%), monthly payment \$3,751.50. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$534,337.88: 3% Margin, 4.13% SOFR (10/09/25), 7.125% variable rate, \$4,182.90 monthly payment. At max interest rate of 10.75% payment is \$5,424.75.

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