



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!



Bob Buglak
Sales Manager | NMLS# 135770
(215) 651-3318
rbuglak@cmghomeloans.com

5 19 Reviews 4.83 12 Reviews

*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

		FICO									
		620	640	660	680	700	720	740	760	780	
DOWN PAYMENT	RATE	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 %
		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>).

VA

Rates based on seller concession

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



Scan QR code for chart with repayment terms

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

*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

		FICO								
		620	640	660	680	700	720	740	760	780
DOWN PAYMENT RATE	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 %
	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/builder-lock/property/SPK0000000934>).

Have questions? Reach out to me!



Bob Buglak
Sales Manager | NMLS# 135770
(215) 651-3318
rbuglak@cmghomeloans.com

CMG FINANCIAL

5 19 Reviews 4.83 12 Reviews

*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.

CMG Mortgage, Inc. dba CMG Home Loans dba CMG Financial, NMLS ID# 1820 (For licensing information, go to www.nmlsconsumeraccess.org) Equal Housing Opportunity. Licensed by the Department of Financial Protection and Innovation (DFPI) under the California Residential Mortgage Lending Act No. 4150025.; AZ #0903132; Colorado regulated by the Division of Real Estate; Georgia Residential Mortgage Licensee #15438; Mortgage Servicer License No. MS068. Hawaii Mortgage Loan Originator Company License No. HI-1820. 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; 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. CMG Mortgage, Inc. is licensed in all 50 states, the District of Columbia, Guam, Puerto Rico, and the Virgin Islands (<https://www.cmgfi.com/corporate/licensing>). Registered Mortgage Loan Originator.

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.

[illegible]

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.

[illegible]