



Rate Advertised: **4.990% (APR 5.951%)***

Stone Bridge Homes NW-Parkview Terrace has participated in the CMG Home Loans Build & Lock Program to reduce the rate for **3404 Glade Avenue, Forest Grove, OR 97116**

CMG FINANCIAL

20 YEARS STONE BRIDGE HOMES NW

Have questions? Reach out to me!



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5 36 Reviews **4.8** 5 Reviews

** Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 4.99% (APR 5.951%), monthly payment $2,895.47. does not include taxes or homeowners insurance, which will result in a higher payment.

Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 84 with balance of $442,915.99: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,232.93 monthly payment. At max interest rate of 9.75% payment is $4,030.61.

Conventional

Rates based on seller concession

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

Scan QR code for chart with repayment terms

DOWN PAYMENT	FICO	620	640	660	680	700	720	740	760	780
RATE	3%	6.625 %	6.490 %	6.490 %	6.490 %	6.375 %	6.375 %	6.375 %	6.250 %	6.250 %
	10%	6.125 %	5.990 %	5.990 %	5.990 %	5.875 %	5.875 %	5.750 %	5.750 %	5.750 %
	20%	5.990 %	5.990 %	5.875 %	5.875 %	5.750 %	5.750 %	5.625 %	5.625 %	5.625 %
	25%	5.875 %	5.750 %	5.625 %	5.625 %	5.625 %	5.625 %	5.490 %	5.490 %	5.490 %
APR	3%	7.518 %	7.376 %	7.376 %	7.376 %	7.254 %	7.254 %	7.254 %	7.123 %	7.123 %
	10%	7.051 %	6.908 %	6.908 %	6.908 %	6.787 %	6.787 %	6.655 %	6.655 %	6.655 %
	20%	7.013 %	7.013 %	6.89 %	6.89 %	6.757 %	6.757 %	6.625 %	6.625 %	6.625 %
	25%	6.953 %	6.82 %	6.687 %	6.687 %	6.687 %	6.687 %	6.543 %	6.543 %	6.543 %

*This is based on the highest repayment scenario. * Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 25%, loan amount $506,238, term 30 year, FICO 780, fixed rate 5.49% (APR 6.543%), monthly payment $2,871.19. Does not include taxes or homeowners insurance. To see all repayment scenarios visit (https://www.cmghomeloans.com/mysite/nicole-cook/builder-lock/property/SPK0000002045).

FHA

Rates based on seller concession

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

Scan QR code for chart with repayment terms

DOWN PAYMENT	FICO	580	600	620	640	700	720	740
RATE	3.5%	6.000 %	5.875 %	5.875 %	5.875 %	5.750 %	5.750 %	5.750 %
	5%	6.000 %	5.875 %	5.875 %	5.875 %	5.750 %	5.750 %	5.750 %
	10%	5.990 %	5.875 %	5.875 %	5.750 %	5.750 %	5.750 %	5.750 %
APR	3.5%	7.054 %	6.921 %	6.921 %	6.921 %	6.788 %	6.788 %	6.788 %
	5%	7.067 %	6.933 %	6.933 %	6.933 %	6.8 %	6.8 %	6.8 %
	10%	7.101 %	6.978 %	6.978 %	6.844 %	6.844 %	6.844 %	6.844 %

*This is based on the highest repayment scenario. * Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3.5%, loan amount $651,360, term 30 year, FICO 780, fixed rate 5.75% (APR 6.788%), monthly payment $3,801.16. Does not include taxes, homeowners insurance, or mortgage insurance. To see all repayment scenarios visit (https://www.cmghomeloans.com/mysite/nicole-cook/builder-lock/property/SPK0000002045).

*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%.

VA

Rates based on seller concession

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

Scan QR code for chart with repayment terms

DOWN PAYMENT	FICO 580	600	620	640	700	720	740
RATE 0%	6.125 %	5.875 %	5.875 %	5.875 %	5.875 %	5.875 %	5.875 %
RATE 5%	5.990 %	5.875 %	5.875 %	5.750 %	5.750 %	5.750 %	5.750 %
RATE 10%	5.990 %	5.875 %	5.875 %	5.750 %	5.750 %	5.750 %	5.750 %
RATE 20%	5.875 %	5.750 %	5.750 %	5.625 %	5.625 %	5.625 %	5.625 %
APR 0%	7.335 %	7.066 %	7.066 %	7.066 %	7.066 %	7.066 %	7.066 %
APR 5%	7.231 %	7.107 %	7.107 %	6.972 %	6.972 %	6.972 %	6.972 %
APR 10%	7.277 %	7.152 %	7.152 %	7.017 %	7.017 %	7.017 %	7.017 %
APR 20%	7.262 %	7.127 %	7.127 %	6.991 %	6.991 %	6.991 %	6.991 %

*This is based on the highest repayment scenario. * Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.625% (APR 6.991%), monthly payment $3,108.47. Does not include taxes or homeowners insurance. To see all repayment scenarios visit (https://www.cmghomeloans.com/mysite/nicole-cook/builder-lock/property/SPK0000002045).

10/6 ARM

Rates based on seller concession

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

Scan QR code for chart with repayment terms

DOWN PAYMENT	FICO 620	640	660	680	700	720	740	760	780
RATE 5%	6.750 %	6.750 %	6.375 %	6.250 %	6.250 %	6.250 %	6.250 %	6.125 %	5.990 %
RATE 10%	5.750 %	5.750 %	5.750 %	5.500 %	5.250 %	5.250 %	5.250 %	5.250 %	5.250 %
RATE 20%	5.750 %	5.500 %	5.250 %	5.250 %	5.250 %	5.250 %	5.250 %	5.250 %	4.875 %
RATE 25%	5.250 %	5.250 %	5.250 %	5.250 %	4.990 %	**4.750 %**	**4.750 %**	**4.750 %**	**4.750 %**
APR 5%	7.667 %	7.667 %	7.271 %	7.139 %	7.139 %	7.139 %	7.139 %	7.007 %	6.865 %
APR 10%	6.655 %	6.655 %	6.655 %	6.391 %	6.127 %	6.127 %	6.127 %	6.127 %	6.127 %
APR 20%	6.757 %	6.492 %	6.227 %	6.227 %	6.227 %	6.227 %	6.227 %	6.227 %	5.829 %
APR 25%	6.287 %	6.287 %	6.287 %	6.287 %	6.011 %	**5.756 %**	**5.756 %**	**5.756 %**	**5.756 %**

*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: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 25%, loan amount $506,238, term 30 year, FICO 780, fixed rate 4.75% (APR 5.756%), monthly payment $2,640.78. does not include taxes or homeowners insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $408,647.55: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,168.24 monthly payment. At max interest rate of 9.75% payment is $3,876.09. To see all repayment scenarios visit (https://www.cmghomeloans.com/mysite/nicole-cook/builder-lock/property/SPK0000002045).

7/6 ARM

Rates based on seller concession

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

Scan QR code for chart with repayment terms

DOWN PAYMENT	FICO 620	640	660	680	700	720	740	760	780
RATE 3%	6.500 %	6.375 %	6.250 %	6.250 %	6.125 %	6.125 %	5.990 %	5.875 %	5.875 %
RATE 10%	5.750 %	5.500 %	5.500 %	5.375 %	5.250 %	5.250 %	5.250 %	5.125 %	5.125 %
RATE 20%	5.500 %	5.375 %	5.250 %	5.250 %	5.250 %	5.125 %	5.125 %	4.990 %	4.990 %
RATE 25%	5.250 %	5.125 %	5.125 %	4.990 %	4.990 %	4.875 %	**4.750 %**	**4.750 %**	**4.750 %**
APR 3%	7.386 %	7.254 %	7.123 %	7.123 %	6.991 %	6.991 %	6.849 %	6.728 %	6.728 %
APR 10%	6.655 %	6.391 %	6.391 %	6.259 %	6.127 %	6.127 %	6.127 %	5.995 %	5.995 %
APR 20%	6.492 %	6.359 %	6.227 %	6.227 %	6.227 %	6.094 %	6.094 %	5.951 %	5.951 %
APR 25%	6.287 %	6.154 %	6.154 %	6.011 %	6.011 %	5.888 %	**5.756 %**	**5.756 %**	**5.756 %**

*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: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 4.99% (APR 5.951%), monthly payment $2,895.47. does not include taxes or homeowners insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 84 with balance of $442,915.99: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,232.93 monthly payment. At max interest rate of 9.75% payment is $4,030.61. To see all repayment scenarios visit (https://www.cmghomeloans.com/mysite/nicole-cook/builder-lock/property/SPK0000002045).

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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:
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3%, loan amount $654,734, term 30 year, FICO 780, fixed rate 6.625% (APR 7.518%), monthly payment $4,192.34. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3%, loan amount $654,734, term 30 year, FICO 780, fixed rate 6.49% (APR 7.376%), monthly payment $4,134.06. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3%, loan amount $654,734, term 30 year, FICO 780, fixed rate 6.49% (APR 7.376%), monthly payment $4,134.06. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3%, loan amount $654,734, term 30 year, FICO 780, fixed rate 6.49% (APR 7.376%), monthly payment $4,134.06. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3%, loan amount $654,734, term 30 year, FICO 780, fixed rate 6.375% (APR 7.254%), monthly payment $4,084.69. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3%, loan amount $654,734, term 30 year, FICO 780, fixed rate 6.375% (APR 7.254%), monthly payment $4,084.69. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3%, loan amount $654,734, term 30 year, FICO 780, fixed rate 6.375% (APR 7.254%), monthly payment $4,084.69. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3%, loan amount $654,734, term 30 year, FICO 780, fixed rate 6.25% (APR 7.123%), monthly payment $4,031.31. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3%, loan amount $654,734, term 30 year, FICO 780, fixed rate 6.25% (APR 7.123%), monthly payment $4,031.31. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 6.125% (APR 7.051%), monthly payment $3,691.15. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.99% (APR 6.908%), monthly payment $3,638.28. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.99% (APR 6.908%), monthly payment $3,638.28. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.99% (APR 6.908%), monthly payment $3,638.28. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.875% (APR 6.787%), monthly payment $3,593.51. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.875% (APR 6.787%), monthly payment $3,593.51. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.75% (APR 6.655%), monthly payment $3,545.12. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.75% (APR 6.655%), monthly payment $3,545.12. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.75% (APR 6.655%), monthly payment $3,545.12. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.99% (APR 7.013%), monthly payment $3,234.03. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.99% (APR 7.013%), monthly payment $3,234.03. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.875% (APR 6.89%), monthly payment $3,194.23. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.875% (APR 6.89%), monthly payment $3,194.23. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.75% (APR 6.757%), monthly payment $3,151.22. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.75% (APR 6.757%), monthly payment $3,151.22. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.625% (APR 6.625%), monthly payment $3,108.47. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.625% (APR 6.625%), monthly payment $3,108.47. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.625% (APR 6.625%), monthly payment $3,108.47. does not include taxes or homeowners insurance.

* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 25%, loan amount $506,238, term 30 year, FICO 780, fixed rate 5.875% (APR 6.953%), monthly payment $2,994.59. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 25%, loan amount $506,238, term 30 year, FICO 780, fixed rate 5.75% (APR 6.82%), monthly payment $2,954.27. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 25%, loan amount $506,238, term 30 year, FICO 780, fixed rate 5.625% (APR 6.687%), monthly payment $2,914.19. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 25%, loan amount $506,238, term 30 year, FICO 780, fixed rate 5.625% (APR 6.687%), monthly payment $2,914.19. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 25%, loan amount $506,238, term 30 year, FICO 780, fixed rate 5.625% (APR 6.687%), monthly payment $2,914.19. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 25%, loan amount $506,238, term 30 year, FICO 780, fixed rate 5.625% (APR 6.687%), monthly payment $2,914.19. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 25%, loan amount $506,238, term 30 year, FICO 780, fixed rate 5.49% (APR 6.543%), monthly payment $2,871.19. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 25%, loan amount $506,238, term 30 year, FICO 780, fixed rate 5.49% (APR 6.543%), monthly payment $2,871.19. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 25%, loan amount $506,238, term 30 year, FICO 780, fixed rate 5.49% (APR 6.543%), monthly payment $2,871.19. does not include taxes or homeowners insurance.

Additional Terms of Repayment Example: **FHA** payment examples:
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3.5%, loan amount $651,360, term 30 year, FICO 780, fixed rate 6% (APR 7.054%), monthly payment $3,905.23. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3.5%, loan amount $651,360, term 30 year, FICO 780, fixed rate 5.875% (APR 6.921%), monthly payment $3,853.04. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3.5%, loan amount $651,360, term 30 year, FICO 780, fixed rate 5.875% (APR 6.921%), monthly payment $3,853.04. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3.5%, loan amount $651,360, term 30 year, FICO 780, fixed rate 5.875% (APR 6.921%), monthly payment $3,853.04. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3.5%, loan amount $651,360, term 30 year, FICO 780, fixed rate 5.75% (APR 6.788%), monthly payment $3,801.16. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3.5%, loan amount $651,360, term 30 year, FICO 780, fixed rate 5.75% (APR 6.788%), monthly payment $3,801.16. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 3.5%, loan amount $651,360, term 30 year, FICO 780, fixed rate 5.75% (APR 6.788%), monthly payment $3,801.16. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 6% (APR 7.067%), monthly payment $3,844.53. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 5.875% (APR 6.933%), monthly payment $3,793.15. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 5.875% (APR 6.933%), monthly payment $3,793.15. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 5.875% (APR 6.933%), monthly payment $3,793.15. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 5.75% (APR 6.8%), monthly payment $3,742.07. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 5.75% (APR 6.8%), monthly payment $3,742.07. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 5.75% (APR 6.8%), monthly payment $3,742.07. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.99% (APR 7.101%), monthly payment $3,638.28. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.875% (APR 6.978%), monthly payment $3,593.51. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.875% (APR 6.978%), monthly payment $3,593.51. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.75% (APR 6.844%), monthly payment $3,545.12. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.75% (APR 6.844%), monthly payment $3,545.12. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.75% (APR 6.844%), monthly payment $3,545.12. does not include taxes, homeowners insurance, or mortgage insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.75% (APR 6.844%), monthly payment $3,545.12. does not include taxes, homeowners insurance, or mortgage insurance.

Additional Terms of Repayment Example: **VA** payment examples:
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 0%, loan amount $674,984, term 30 year, FICO 780, fixed rate 6.125% (APR 7.335%), monthly payment $4,101.27. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 0%, loan amount $674,984, term 30 year, FICO 780, fixed rate 5.875% (APR 7.066%), monthly payment $3,992.79. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 0%, loan amount $674,984, term 30 year, FICO 780, fixed rate 5.875% (APR 7.066%), monthly payment $3,992.79. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 0%, loan amount $674,984, term 30 year, FICO 780, fixed rate 5.875% (APR 7.066%), monthly payment $3,992.79. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 0%, loan amount $674,984, term 30 year, FICO 780, fixed rate 5.875% (APR 7.066%), monthly payment $3,992.79. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 0%, loan amount $674,984, term 30 year, FICO 780, fixed rate 5.875% (APR 7.066%), monthly payment $3,992.79. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 0%, loan amount $674,984, term 30 year, FICO 780, fixed rate 5.875% (APR 7.066%), monthly payment $3,992.79. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 5.99% (APR 7.231%), monthly payment $3,840.40. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 5.875% (APR 7.107%), monthly payment $3,793.15. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 5.875% (APR 7.107%), monthly payment $3,793.15. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 5.75% (APR 6.972%), monthly payment $3,742.07. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year,

FICO 780, fixed rate 5.75% (APR 6.972%), monthly payment $3,742.07. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 5.75% (APR 6.972%), monthly payment $3,742.07. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 5.75% (APR 6.972%), monthly payment $3,742.07. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.99% (APR 7.277%), monthly payment $3,638.28. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.875% (APR 7.152%), monthly payment $3,593.51. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.875% (APR 7.152%), monthly payment $3,593.51. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.75% (APR 7.017%), monthly payment $3,545.12. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.75% (APR 7.017%), monthly payment $3,545.12. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.75% (APR 7.017%), monthly payment $3,545.12. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.75% (APR 7.017%), monthly payment $3,545.12. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.875% (APR 7.262%), monthly payment $3,194.23. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.75% (APR 7.127%), monthly payment $3,151.22. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.75% (APR 7.127%), monthly payment $3,151.22. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.625% (APR 6.991%), monthly payment $3,108.47. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.625% (APR 6.991%), monthly payment $3,108.47. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.625% (APR 6.991%), monthly payment $3,108.47. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.625% (APR 6.991%), monthly payment $3,108.47. does not include taxes or homeowners insurance.

Additional Terms of Repayment Example: **10/6 ARM** payment examples:
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 6.75% (APR 7.667%), monthly payment $4,159.04. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $546,979.69: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $4,240.73 monthly payment. At max interest rate of 11.75% payment is $5,927.66.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 6.75% (APR 7.667%), monthly payment $4,159.04. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $546,979.69: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $4,240.73 monthly payment. At max interest rate of 11.75% payment is $5,927.66.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 6.375% (APR 7.271%), monthly payment $4,000.47. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $541,898.65: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $4,201.33 monthly payment. At max interest rate of 11.375% payment is $5,732.36.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 6.25% (APR 7.139%), monthly payment $3,948.19. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $540,161.53: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $4,187.87 monthly payment. At max interest rate of 11.25% payment is $5,667.68.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 6.25% (APR 7.139%), monthly payment $3,948.19. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $540,161.53: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $4,187.87 monthly payment. At max interest rate of 11.25% payment is $5,667.68.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 6.25% (APR 7.139%), monthly payment $3,948.19. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $540,161.53: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $4,187.87 monthly payment. At max interest rate of 11.25% payment is $5,667.68.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 6.125% (APR 7.007%), monthly payment $3,896.21. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $538,402.65: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $4,174.23 monthly payment. At max interest rate of 11.125% payment is $5,603.20.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 5%, loan amount $641,235, term 30 year, FICO 780, fixed rate 5.99% (APR 6.865%), monthly payment $3,840.40. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $536,478.60: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $4,159.31 monthly payment. At max interest rate of 10.99% payment is $5,533.82.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.75% (APR 6.655%), monthly payment $3,545.12. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $504,942.93: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,914.82 monthly payment. At max interest rate of 10.75% payment is $5,126.33.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.75% (APR 6.655%), monthly payment $3,545.12. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $504,942.93: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,914.82 monthly payment. At max interest rate of 10.75% payment is $5,126.33.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.75% (APR 6.655%), monthly payment $3,545.12. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $504,942.93: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,914.82 monthly payment. At max interest rate of 10.75% payment is $5,126.33.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.5% (APR 6.391%), monthly payment $3,449.24. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $501,424.63: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,887.54 monthly payment. At max interest rate of 10.5% payment is $5,006.12.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year,

FICO 780, fixed rate 5.25% (APR 6.127%), monthly payment $3,354.56. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $497,824.00: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,859.62 monthly payment. At max interest rate of 10.25% payment is $4,886.86.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.25% (APR 6.127%), monthly payment $3,354.56. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $497,824.00: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,859.62 monthly payment. At max interest rate of 10.25% payment is $4,886.86.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.25% (APR 6.127%), monthly payment $3,354.56. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $497,824.00: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,859.62 monthly payment. At max interest rate of 10.25% payment is $4,886.86.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.25% (APR 6.127%), monthly payment $3,354.56. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $497,824.00: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,859.62 monthly payment. At max interest rate of 10.25% payment is $4,886.86.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.25% (APR 6.127%), monthly payment $3,354.56. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $497,824.00: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,859.62 monthly payment. At max interest rate of 10.25% payment is $4,886.86.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 10%, loan amount $607,486, term 30 year, FICO 780, fixed rate 5.25% (APR 6.127%), monthly payment $3,354.56. does not include taxes, homeowners insurance, or mortgage insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $497,824.00: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,859.62 monthly payment. At max interest rate of 10.25% payment is $4,886.86.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.75% (APR 6.757%), monthly payment $3,151.22. does not include taxes or homeowners insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $448,838.16: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,479.84 monthly payment. At max interest rate of 10.75% payment is $4,556.73.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.5% (APR 6.492%), monthly payment $3,065.99. does not include taxes or homeowners insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $445,710.79: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,455.59 monthly payment. At max interest rate of 10.5% payment is $4,449.89.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.25% (APR 6.227%), monthly payment $2,981.83. does not include taxes or homeowners insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $442,510.22: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,430.78 monthly payment. At max interest rate of 10.25% payment is $4,343.87.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.25% (APR 6.227%), monthly payment $2,981.83. does not include taxes or homeowners insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $442,510.22: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,430.78 monthly payment. At max interest rate of 10.25% payment is $4,343.87.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.25% (APR 6.227%), monthly payment $2,981.83. does not include taxes or homeowners insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $442,510.22: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,430.78 monthly payment. At max interest rate of 10.25% payment is $4,343.87.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.25% (APR 6.227%), monthly payment $2,981.83. does not include taxes or homeowners insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $442,510.22: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,430.78 monthly payment. At max interest rate of 10.25% payment is $4,343.87.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 5.25% (APR 6.227%), monthly payment $2,981.83. does not include taxes or homeowners insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $442,510.22: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,430.78 monthly payment. At max interest rate of 10.25% payment is $4,343.87.
* Payment example: Rates provided for primary residency occupancy on 09/22/2026. Home price $674,984, down payment 20%, loan amount $539,987, term 30 year, FICO 780, fixed rate 4.875% (APR 5.829%), monthly payment $2,857.66. does not include taxes or homeowners insurance. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of $437,572.77: 3% Margin, 3.94% SOFR (11/04/26), 7% variable rate, $3,392.50 monthly payment. At max interest rate of 9.875% payment is $4,186.50.