Build & Lock



Rate Advertised: 4.990% (APR 6.032%)*

Stone Bridge Homes NW-Cedar Mill Terrace has participated in the CMG Home Loans Build & Lock Program to reduce the rate for 6964 SW Windflower Street, Wilsonville, OR 97070

CMG FINANCIAL

20 YEARS STONE BRIDGE HOMES NW

Have questions? Reach out to me!



Nicole Cook
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5 37 Reviews **4.8** 5 Reviews

** Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 4.99% (APR 6.032%), monthly payment $4,074.77. does not include taxes or 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

DOWN PAYMENT		FICO 620	640	660	680	700	720	740	760	780
RATE	20%	6.250 %	6.125 %	6.125 %	6.125 %	5.990 %	5.990 %	5.875 %	5.875 %	5.875 %
	25%	6.000 %	5.990 %	5.875 %	5.875 %	5.875 %	5.875 %	5.750 %	5.750 %	5.625 %
	30%	5.875 %	5.750 %	5.750 %	5.625 %	5.625 %	5.625 %	5.625 %	5.625 %	5.625 %
	35%	5.750 %	5.625 %	5.625 %	5.625 %	5.490 %	5.490 %	5.490 %	5.490 %	5.490 %
APR	20%	7.378 %	7.244 %	7.244 %	7.244 %	7.099 %	7.099 %	6.976 %	6.976 %	6.976 %
	25%	7.18 %	7.17 %	7.046 %	7.046 %	7.046 %	7.046 %	6.912 %	6.912 %	6.778 %
	30%	7.127 %	6.992 %	6.992 %	6.857 %	6.857 %	6.857 %	6.857 %	6.857 %	6.857 %
	35%	7.086 %	6.95 %	6.95 %	6.95 %	6.804 %	6.804 %	6.804 %	6.804 %	6.804 %

*This is based on the highest repayment scenario. * Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 5.49% (APR 6.804%), monthly payment $3,501.86. Does not include taxes or homeowners insurance. To see all repayment scenarios visit (https://www.cmghomeloans.com/mysite/nicole-cook/builder-lock/property/SPK0000002052).

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%	6.500 %	6.375 %	6.250 %	6.000 %	5.990 %	5.990 %	5.990 %
	5%	6.490 %	6.375 %	6.125 %	5.990 %	5.990 %	5.990 %	5.990 %
	10%	6.490 %	6.375 %	6.000 %	5.990 %	5.875 %	5.875 %	5.875 %
	20%	6.250 %	5.990 %	5.875 %	5.875 %	5.875 %	5.875 %	5.875 %
APR	0%	7.812 %	7.677 %	7.542 %	7.272 %	7.261 %	7.261 %	7.261 %
	5%	7.848 %	7.724 %	7.452 %	7.306 %	7.306 %	7.306 %	7.306 %
	10%	7.901 %	7.776 %	7.368 %	7.357 %	7.232 %	7.232 %	7.232 %
	20%	7.764 %	7.48 %	7.354 %	7.354 %	7.354 %	7.354 %	7.354 %

*This is based on the highest repayment scenario. * Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 10%, loan amount $854,910, term 30 year, FICO 780, fixed rate 5.875% (APR 7.232%), monthly payment $5,057.12. Does not include taxes or homeowners insurance. To see all repayment scenarios visit (https://www.cmghomeloans.com/mysite/nicole-cook/builder-lock/property/SPK0000002052).

*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%.

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
RATE 20%	5.750 %	5.750 %	5.750 %	5.625 %	5.250 %	5.250 %	5.250 %	5.250 %	5.250 %
RATE 25%	5.625 %	5.250 %	5.250 %	5.250 %	5.250 %	5.250 %	5.250 %	5.250 %	4.990 %
RATE 30%	5.250 %	5.250 %	5.250 %	5.000 %	**4.750 %**	**4.750 %**	**4.750 %**	**4.750 %**	**4.750 %**
RATE 35%	5.250 %	**4.750 %**	**4.750 %**	**4.750 %**	**4.750 %**	**4.750 %**	**4.750 %**	**4.750 %**	**4.750 %**
APR 20%	6.843 %	6.843 %	6.843 %	6.709 %	6.309 %	6.309 %	6.309 %	6.309 %	6.309 %
APR 25%	6.778 %	6.376 %	6.376 %	6.376 %	6.376 %	6.376 %	6.376 %	6.376 %	6.098 %
APR 30%	6.454 %	6.454 %	6.454 %	6.185 %	**5.917 %**	**5.917 %**	**5.917 %**	**5.917 %**	**5.917 %**
APR 35%	6.545 %	**6.005 %**	**6.005 %**	**6.005 %**	**6.005 %**	**6.005 %**	**6.005 %**	**6.005 %**	**6.005 %**

*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 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 4.75% (APR 5.917%), monthly payment $3,468.59. does not include taxes or homeowners insurance. To see all repayment scenarios visit (https://www.cmghomeloans.com/mysite/nicole-cook/builder-lock/property/SPK0000002052).

7/6 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
RATE 20%	5.625 %	5.375 %	5.375 %	5.375 %	5.250 %	5.250 %	5.125 %	5.125 %	4.990 %
RATE 25%	5.375 %	5.125 %	5.125 %	5.125 %	4.990 %	4.990 %	4.875 %	4.875 %	4.750 %
RATE 30%	4.990 %	4.875 %	4.875 %	4.875 %	4.750 %	4.750 %	4.750 %	4.750 %	4.750 %
RATE 35%	4.875 %	4.750 %	4.750 %	**4.625 %**	**4.625 %**	**4.625 %**	**4.625 %**	**4.625 %**	**4.625 %**
APR 20%	6.709 %	6.443 %	6.443 %	6.443 %	6.309 %	6.309 %	6.176 %	6.176 %	6.032 %
APR 25%	6.51 %	6.243 %	6.243 %	6.243 %	6.098 %	6.098 %	5.975 %	5.975 %	5.842 %
APR 30%	6.175 %	6.051 %	6.051 %	6.051 %	5.917 %	5.917 %	5.917 %	5.917 %	5.917 %
APR 35%	6.14 %	6.005 %	6.005 %	**5.87 %**	**5.87 %**	**5.87 %**	**5.87 %**	**5.87 %**	**5.87 %**

*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 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 4.99% (APR 6.032%), monthly payment $4,074.77. does not include taxes or homeowners insurance. To see all repayment scenarios visit (https://www.cmghomeloans.com/mysite/nicole-cook/builder-lock/property/SPK0000002052).

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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 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 6.25% (APR 7.378%), monthly payment $4,678.96. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 6.125% (APR 7.244%), monthly payment $4,617.35. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 6.125% (APR 7.244%), monthly payment $4,617.35. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 6.125% (APR 7.244%), monthly payment $4,617.35. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.99% (APR 7.099%), monthly payment $4,551.22. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.99% (APR 7.099%), monthly payment $4,551.22. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.875% (APR 6.976%), monthly payment $4,495.21. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.875% (APR 6.976%), monthly payment $4,495.21. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.875% (APR 6.976%), monthly payment $4,495.21. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 6% (APR 7.18%), monthly payment $4,271.35. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.99% (APR 7.17%), monthly payment $4,266.77. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.875% (APR 7.046%), monthly payment $4,214.26. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.875% (APR 7.046%), monthly payment $4,214.26. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.875% (APR 7.046%), monthly payment $4,214.26. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.875% (APR 7.046%), monthly payment $4,214.26. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.75% (APR 6.912%), monthly payment $4,157.52. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.75% (APR 6.912%), monthly payment $4,157.52. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.625% (APR 6.778%), monthly payment $4,101.12. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 5.875% (APR 7.127%), monthly payment $3,933.31. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 5.75% (APR 6.992%), monthly payment $3,880.35. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 5.75% (APR 6.992%), monthly payment $3,880.35. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 5.625% (APR 6.857%), monthly payment $3,827.71. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 5.625% (APR 6.857%), monthly payment $3,827.71. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 5.625% (APR 6.857%), monthly payment $3,827.71. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 5.625% (APR 6.857%), monthly payment $3,827.71. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 5.625% (APR 6.857%), monthly payment $3,827.71. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 5.625% (APR 6.857%), monthly payment $3,827.71. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 5.75% (APR 7.086%), monthly payment $3,603.18. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 5.625% (APR 6.95%), monthly payment $3,554.30. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 5.625% (APR 6.95%), monthly payment $3,554.30. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 5.625% (APR 6.95%), monthly payment $3,554.30. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 5.49% (APR 6.804%), monthly payment $3,501.86. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 5.49% (APR 6.804%), monthly payment $3,501.86. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 5.49% (APR 6.804%), monthly payment $3,501.86. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 5.49% (APR 6.804%), monthly payment $3,501.86. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 5.49% (APR 6.804%), monthly payment $3,501.86. does not include taxes or homeowners insurance.

Additional Terms of Repayment Example: **VA** payment examples:
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 0%, loan amount $949,900, term 30 year, FICO 780, fixed rate 6.5% (APR 7.812%), monthly payment $6,004.01. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 0%, loan amount $949,900, term 30 year, FICO 780, fixed rate 6.375% (APR 7.677%), monthly payment $5,926.14. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 0%, loan amount $949,900, term 30 year, FICO 780, fixed rate 6.25% (APR 7.542%), monthly payment $5,848.70. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 0%, loan amount $949,900, term 30 year, FICO 780, fixed rate 6% (APR 7.272%), monthly payment $5,695.13. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 0%, loan amount $949,900, term 30 year, FICO 780, fixed rate 5.99% (APR 7.261%), monthly payment $5,689.02. does not include taxes or homeowners insurance.

* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 0%, loan amount $949,900, term 30 year, FICO 780, fixed rate 5.99% (APR 7.261%), monthly payment $5,689.02. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 0%, loan amount $949,900, term 30 year, FICO 780, fixed rate 5.99% (APR 7.261%), monthly payment $5,689.02. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 5%, loan amount $902,405, term 30 year, FICO 780, fixed rate 6.49% (APR 7.848%), monthly payment $5,697.88. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 5%, loan amount $902,405, term 30 year, FICO 780, fixed rate 6.375% (APR 7.724%), monthly payment $5,629.83. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 5%, loan amount $902,405, term 30 year, FICO 780, fixed rate 6.125% (APR 7.452%), monthly payment $5,483.11. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 5%, loan amount $902,405, term 30 year, FICO 780, fixed rate 5.99% (APR 7.306%), monthly payment $5,404.57. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 5%, loan amount $902,405, term 30 year, FICO 780, fixed rate 5.99% (APR 7.306%), monthly payment $5,404.57. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 5%, loan amount $902,405, term 30 year, FICO 780, fixed rate 5.99% (APR 7.306%), monthly payment $5,404.57. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 5%, loan amount $902,405, term 30 year, FICO 780, fixed rate 5.99% (APR 7.306%), monthly payment $5,404.57. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 10%, loan amount $854,910, term 30 year, FICO 780, fixed rate 6.49% (APR 7.901%), monthly payment $5,397.99. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 10%, loan amount $854,910, term 30 year, FICO 780, fixed rate 6.375% (APR 7.776%), monthly payment $5,333.53. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 10%, loan amount $854,910, term 30 year, FICO 780, fixed rate 6% (APR 7.368%), monthly payment $5,125.62. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 10%, loan amount $854,910, term 30 year, FICO 780, fixed rate 5.99% (APR 7.357%), monthly payment $5,120.12. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 10%, loan amount $854,910, term 30 year, FICO 780, fixed rate 5.875% (APR 7.232%), monthly payment $5,057.12. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 10%, loan amount $854,910, term 30 year, FICO 780, fixed rate 5.875% (APR 7.232%), monthly payment $5,057.12. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 10%, loan amount $854,910, term 30 year, FICO 780, fixed rate 5.875% (APR 7.232%), monthly payment $5,057.12. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 6.25% (APR 7.764%), monthly payment $4,678.96. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.99% (APR 7.48%), monthly payment $4,551.22. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.875% (APR 7.354%), monthly payment $4,495.21. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.875% (APR 7.354%), monthly payment $4,495.21. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.875% (APR 7.354%), monthly payment $4,495.21. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.875% (APR 7.354%), monthly payment $4,495.21. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.875% (APR 7.354%), monthly payment $4,495.21. 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 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.75% (APR 6.843%), monthly payment $4,434.69. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.75% (APR 6.843%), monthly payment $4,434.69. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.75% (APR 6.843%), monthly payment $4,434.69. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.625% (APR 6.709%), monthly payment $4,374.53. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.25% (APR 6.309%), monthly payment $4,196.31. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.25% (APR 6.309%), monthly payment $4,196.31. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.25% (APR 6.309%), monthly payment $4,196.31. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.25% (APR 6.309%), monthly payment $4,196.31. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.625% (APR 6.778%), monthly payment $4,101.12. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.25% (APR 6.376%), monthly payment $3,934.04. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.25% (APR 6.376%), monthly payment $3,934.04. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.25% (APR 6.376%), monthly payment $3,934.04. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.25% (APR 6.376%), monthly payment $3,934.04. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.25% (APR 6.376%), monthly payment $3,934.04. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.25% (APR 6.376%), monthly payment $3,934.04. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.25% (APR 6.376%), monthly payment $3,934.04. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 4.99% (APR 6.098%), monthly payment $3,820.10. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 5.25% (APR 6.454%), monthly payment $3,671.77. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 5.25% (APR 6.454%), monthly payment $3,671.77. does not include taxes or homeowners insurance.

* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 5.25% (APR 6.454%), monthly payment $3,671.77. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 5% (APR 6.185%), monthly payment $3,569.49. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 4.75% (APR 5.917%), monthly payment $3,468.59. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 4.75% (APR 5.917%), monthly payment $3,468.59. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 4.75% (APR 5.917%), monthly payment $3,468.59. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 4.75% (APR 5.917%), monthly payment $3,468.59. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 4.75% (APR 5.917%), monthly payment $3,468.59. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 5.25% (APR 6.545%), monthly payment $3,409.50. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 4.75% (APR 6.005%), monthly payment $3,220.83. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 4.75% (APR 6.005%), monthly payment $3,220.83. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 4.75% (APR 6.005%), monthly payment $3,220.83. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 4.75% (APR 6.005%), monthly payment $3,220.83. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 4.75% (APR 6.005%), monthly payment $3,220.83. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 4.75% (APR 6.005%), monthly payment $3,220.83. does not include taxes or homeowners insurance.

Additional Terms of Repayment Example: **7/6 ARM** payment examples:
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.625% (APR 6.709%), monthly payment $4,374.53. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.375% (APR 6.443%), monthly payment $4,255.33. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.375% (APR 6.443%), monthly payment $4,255.33. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.375% (APR 6.443%), monthly payment $4,255.33. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.25% (APR 6.309%), monthly payment $4,196.31. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.25% (APR 6.309%), monthly payment $4,196.31. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.125% (APR 6.176%), monthly payment $4,137.67. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 5.125% (APR 6.176%), monthly payment $4,137.67. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 20%, loan amount $759,920, term 30 year, FICO 780, fixed rate 4.99% (APR 6.032%), monthly payment $4,074.77. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.375% (APR 6.51%), monthly payment $3,989.38. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.125% (APR 6.243%), monthly payment $3,879.06. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.125% (APR 6.243%), monthly payment $3,879.06. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 5.125% (APR 6.243%), monthly payment $3,879.06. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 4.99% (APR 6.098%), monthly payment $3,820.10. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 4.99% (APR 6.098%), monthly payment $3,820.10. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 4.875% (APR 5.975%), monthly payment $3,770.21. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 4.875% (APR 5.975%), monthly payment $3,770.21. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 25%, loan amount $712,425, term 30 year, FICO 780, fixed rate 4.75% (APR 5.842%), monthly payment $3,716.35. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 4.99% (APR 6.175%), monthly payment $3,565.43. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 4.875% (APR 6.051%), monthly payment $3,518.86. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 4.875% (APR 6.051%), monthly payment $3,518.86. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 4.875% (APR 6.051%), monthly payment $3,518.86. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 4.75% (APR 5.917%), monthly payment $3,468.59. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 4.75% (APR 5.917%), monthly payment $3,468.59. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 4.75% (APR 5.917%), monthly payment $3,468.59. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 30%, loan amount $664,930, term 30 year, FICO 780, fixed rate 4.75% (APR 5.917%), monthly payment $3,468.59. does not include taxes or homeowners insurance.

* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 4.875% (APR 6.14%), monthly payment $3,267.52. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 4.75% (APR 6.005%), monthly payment $3,220.83. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 4.75% (APR 6.005%), monthly payment $3,220.83. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 4.625% (APR 5.87%), monthly payment $3,174.48. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 4.625% (APR 5.87%), monthly payment $3,174.48. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 4.625% (APR 5.87%), monthly payment $3,174.48. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 4.625% (APR 5.87%), monthly payment $3,174.48. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 4.625% (APR 5.87%), monthly payment $3,174.48. does not include taxes or homeowners insurance.
* Payment example: Rates provided for primary residency occupancy on 09/23/2026. Home price $949,900, down payment 35%, loan amount $617,435, term 30 year, FICO 780, fixed rate 4.625% (APR 5.87%), monthly payment $3,174.48. does not include taxes or homeowners insurance.