

AND ENJOY THE GIFT OF HOME

Secure a below market rate and lower monthly payments for seven (7) years with a 7/6 Adjustable-Rate Mortgage (ARM)*, giving you financial breathing room for what matters most. After 7 years, rate and payment can adjust every 6 months based on the market conditions and loan terms; payments may increase or decrease. Loan includes limits on how much the rate can change.

Sample Financing Scenario

Sales Price: $475,000	Years 1-7	Years 8-30	Rate Change Caps:
Payment Rate**	4.99%	4.99% - 9.99%	Built-in caps limit adjustments to 5% maximum first adjustment, up to 1% every 6 months thereafter, and 5% over the life of the loan.
Annual Percentage Rate (APR)	6.077%	6.077%	
Monthly P&I Payment***	$2,292.30	$1,887 - $3,483	Offer valid on select homes purchased and closed by December 31, 2026.

Based on a purchase price of $475,000, a 30-Year Conventional loan with 10% down and 43% Debt-to-Income (DTI) ratio, the estimated APR is 6.077%%, assuming maximum periodic rate increases. APR varies based on loan amount and specific terms and may increase or decrease after closing.

Flex your buying power with a 7/6 ARM today!



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GRACE HOME LENDING

EQUAL HOUSING OPPORTUNITY

Grace Home Lending, LLC | 618 E South Street, Suite 500 – Office 519 Orlando, Florida 32801 | Company NMLS 2357263 | *The initial interest rate of 4.99% on a 7/6 Adjustable-Rate Mortgage Loan is paid for by David Weekley Homes on select homes in the Serenity community purchased and closed by December 31, 2026. To receive the promotional interest rate, home purchased must be the borrower's primary residence and buyer must use Grace Home Lending for financing. This loan has a 30-year amortization with a fixed rate of interest for the first seven (7) years, after which the interest rate may adjust every six months thereafter for the remainder of the mortgage term using a fully indexed rate (index plus margin rounded to the nearest 0.125%). Initial interest rate adjustment cannot change more than 5%, and each subsequent periodic interest rate adjustment thereafter cannot change more than 1%. Rate increases are capped at 5% for the life of the loan. Interest rate will never be less than the margin. An interest rate adjustment may increase your monthly payment. Borrowers should consider their financial plans before choosing an ARM. **Rates listed are based on a 10% down payment, minimum 740 credit score and 43% Debt-to-Income (DTI) ratio. When available, lower scores or higher ratios result in additional fees for the borrower. Rates are effective as of October 26, 2026 are for illustrative purposes only and are subject to change. ***Estimated monthly payments shown are Principal & Interest (P&I) only and do not include taxes, homeowner's insurance premiums, Mortgage Insurance (MI), or any applicable HOA. The actual payment amount will be greater. Additional requirements, restrictions, and underwriting conditions may apply. Speak with loan officer for details. Not a commitment to lend. Borrower must meet qualification criteria. Not to exceed seller concession limits. Total interested party contributions are subject to limitations. Incentive cannot be combined with other offers and may change without notice. This is to give you notice that Weekley Homes, LLC d/b/a David Weekley Homes ("Weekley") has a business relationship with Grace Home Lending, LLC (Company/Branch NMLS 2357263). Specifically, Weekley owns 100% of the ownership interest of DM Mortgage LLC ("DM Mortgage") which has (directly or indirectly) a 74.9% ownership interest in Grace Home Lending, LLC. Because of this relationship, this referral by Weekley to Grace Home Lending, LLC may provide Weekley and DM Mortgage with a financial or other benefit. You are NOT required to use Grace as a condition for purchase of your property, but you are required to use Grace to qualify for David Weekley Homes incentives or promotions. Information as of October 26, 2026. See David Weekley Homes Sales Consultant for details.