

GET A REDUCED RATE ON A NEW HOME

*with Grace Home Lending**



LIMITED TIME
PROMOTIONAL RATE OF

4.99%

APR OF

5.942%

APR varies based on loan amount
and specific terms.

Promotion Highlights

- 780 minimum credit score
- Available for FHA+VA Loan Programs
- Offer valid for new contracts signed by January 28, 2026, with loan closed by February 28, 2026

Reach out today to learn which homes are eligible.

We are here to help you on your home-buying journey!



AMANDA ZAKOSKE

Loan Officer | NMLS 1695203

Phone: 904.599.6215

azakoske@gracehomelending.com

housetoan.com/AmandaZakoske

Sample Financing Scenario

*With David Weekley Homes Incentive Rate***

\$600,000 purchase price

3.5% down FHA loan

4.99% 30-year fixed rate

5.942% Annual Percentage Rate (APR)

\$3,158.99 monthly P&I***



Grace Home Lending, LLC | 10151 Deerwood Park Boulevard Building 200, Suite 250, Office 52 Jacksonville, FL 32256 | Company NMLS 2357263

*Special financing rate offer is paid for by David Weekley Homes for select homes under contract by January 28, 2026, with a loan closed date by February 28, 2026. Property financed must be primary occupancy and borrower must use Grace Home Lending to finance the loan. Not to exceed seller concession limits. Total interested party contributions are subject to limitations. Additional Seller Credit of \$5,000 listed in new home contract is included in promotional rate, which will be applied at closing. Incentive cannot be combined with other offers and may change without notice. **Interest rate effective as of 12/23/2025 is for illustrative purposes only, is subject to change and assumes a minimum 780 credit score for the borrower. Lower credit scores may result in additional fees to the borrower. ***Estimated monthly payments shown are Principal and Interest (P&I) only. Total monthly payments vary based on loan specifications such as program type, property taxes, insurance, HOA dues, and other fees. Monthly 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. See David Weekley Homes Sales Consultant for details. Weekley Homes, L.L.C. d/b/a David Weekley Homes (David Weekley Homes) owns 74.9% of Grace Home Lending, LLC (Grace); and Cornerstone Capital Bank, SSB (Cornerstone) owns 25.1% of Grace. Because of these relationships, this referral may provide David Weekley Homes or Cornerstone with a financial or other benefit. You are NOT required to use Grace to purchase your property, but you are required to use Grace to qualify for builder incentives or promotions. Information as of 12/23/2025