



**3.99%**  
**4.271% APR**  
 for the  
 first 7 years

# It's the Season for Saving!

Ask about our 3.99% 7/6 ARM and start the New Year in a new home

With our exclusive 7/6 Adjustable-Rate Mortgage (ARM), you'll lock in a lower rate and monthly payment for at least the first 7 years—giving you more financial breathing room for what matters most.

## Sample Financing Scenario\*\*

After 7 years, the rate and payment adjust every 6 months based on the market conditions and the borrower's loan terms; payments may increase or decrease. Borrowers should consider their financial plans before choosing an ARM. Requirements and restrictions apply. Speak with your loan officer for more details and to discuss specific scenarios.

| Sales Price: \$600,000   | Years 1-7    | Years 8-30              | <b>Rate Change Caps:</b><br>5% maximum increase at first adjustment, 1% max every 6 months after that, and 5% total lifetime cap above the initial rate.<br><br><b>Loan must close by January 20, 2026.</b><br>Available exclusively on specific home sites from David Weekley Homes. |
|--|--------------|-------------------------|---|
| <b>Payment Rate**</b>  | <b>3.99%</b> | <b>3.99% - 8.99%</b>    |   |
| Annual Percentage Rate (APR)<br><i>APR varies based on loan amount and specific terms.</i> | 4.271%       | 4.271% - 5.633%         |   |
| Monthly P&I Payment***   | \$2,288.83   | \$2,288.83 - \$3,546.00 |   |

Contact me today to begin your home-buying journey.



**TORI MESSINA**  
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Grace Home Lending, LLC | 618 E South Street, Suite 500 - Office 519 Orlando, Florida 32801 | Company NMLS 2357263 | \*The initial interest rate on 30-year Adjustable-Rate Loan is 3.99% (4.271% Annual Percentage Rate) is paid for by David Weekley Homes on new home loans closed by January 20, 2026. This has a 30-year amortization with a fixed rate of interest for the first seven 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 thereafter, each subsequent periodic interest rate adjustment 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. \*\*Rates listed are based on a 20% down payment for an owner-occupied property and assume the borrower has a minimum 780 credit score. Lower Scores may result in additional fees for the borrower. Rates are effective as of 11/17/2025 are for illustrative purposes only and are subject to change. Additional requirements, restrictions, and underwriting conditions may apply. \*\*\*Estimated monthly payment shown are Principal & Interest only and does not include taxes, insurance premiums 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. 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 11/17/25.

