

FLEX YOUR BUYING POWER



With a 5/1 ARM from Grace Home Lending

Get a lower rate & monthly payments for at least 5 years with our 5/1 Adjustable-Rate Mortgage (ARM)* Starting year 6, the rate and payment can adjust annually based on the market conditions and the borrower's loan terms. Payments may increase or decrease. The new rate will be the maximum annual increase of 1%, or the current market rate at the time of adjustment—*whichever is lower*.

Sample Financing Scenario

Sales Price: \$400,000	Years 1-5	Years 6-30	Rate Change Caps:
Payment Rate**	3.99%	3.99% - 8.99%	Maximum 1% increase per year, and 5% total lifetime cap above the initial rate (or 8.99%).
Annual Percentage Rate (APR)	6.969%	6.969%	Available for select homes from David Weekley with contracts signed by September 30, 2026.
Monthly P&I Payment***	\$1,840.60	\$1,840.60 - \$2,991.57	

APR varies based on loan amount and specific terms and may increase or decrease after closing. Based on a purchase price of \$400,000, a 30-Year FHA loan with 3.5% down and 43% DTI ratio, the estimated APR is 6.969%, assuming maximum rate changes annually.

Reach out to learn more today. We'll help every step of the way.



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Grace Home Lending, LLC | 618 E South Street, Suite 500 - Office 519 Orlando, FL 32801 | Company NMLS 2357263 | *The initial interest rate of 3.99% on 30-year Adjustable-Rate Loan is paid for by David Weekley Homes for select properties with new contracts signed by September 30, 2026. To receive the promotional interest rate, home purchased must be the borrower's primary residence and buyer must use Grace Home Lending to finance the loan. This loan has a 30-year amortization with a fixed rate of interest for five years, after which the interest rate may adjust every 12 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 1%, 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. **Rates shown are effective as of June 19, 2026, for illustrative purposes only and are subject to change. Promotional rate based on a minimum 680 credit score for the borrower. When available with the program, lower credit scores may result in additional fees for the borrower. ***Estimated monthly payments include principal and interest (P&I) only and do not include taxes, homeowners' insurance, Mortgage Insurance (MI), or any applicable HOA dues. Actual payment will be greater. Additional requirements, restrictions, and underwriting conditions may apply. 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. Borrowers should consider their financial plans before choosing an ARM. Speak with your loan officer to discuss specific scenarios. 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 purchasing your property, but you are required to use Grace to qualify for David Weekley Homes incentives or promotions. Information as of June 19, 2026. See David Weekley Homes Sales Consultant for details.

