



# A Season for Savings

## with 7 Years of Lower Monthly Payments

**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.**

After 7 years, the rate and payment adjust every 6 months based on 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 to discuss specific scenarios.

### Sample Financing Scenario\*\*

Sales Price: \$600,000	Years 1-7	Years 8-30	<b>Rate Change Caps:</b> 5% maximum increase at first adjustment, 1% max every 6 months after that, and 5% total lifetime cap above the initial rate.
Payment Rate**	3.99%	3.99% - 8.99%	
Annual Percentage Rate (APR)	6.532%	6.532%	
Monthly P&I Payment***	\$2,289	\$2,289 - \$3,859	<b>Loan must close by May 6, 2026</b>

APR varies based on specific loan amount and terms. Based on a \$600,000 sales price with 20% down, a 30-Year Conventional loan with 43% DTI ratio, the estimated APR is 6.532%, assuming maximum rate changes. APR may increase or decrease after closing.

**Contact me today to begin your home-buying journey.**



#### TORI MESSINA

Mortgage Loan Originator

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**Prequalify at [ToriMessina.com](https://www.ToriMessina.com)**



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 of 3.99% is paid for by David Weekley Homes for certain properties with home loans closed by May 6, 2026. This loan 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 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 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 01/16/2026 are for illustrative purposes only and are subject to change. Additional requirements, restrictions, and underwriting conditions may apply. \*\*\*Estimated monthly payments shown are Principal & Interest only and do 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. 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 your property, but you are required to use Grace to qualify for David Weekley Homes incentives or promotions. Information as of 01/16/2026

