



7 YEARS OF LOWER MONTHLY PAYMENTS*

Secure a below market promotional rate with our 7/6 Adjustable-Rate Mortgage (ARM), and enjoy lower monthly payments for the first 7 years, giving you financial breathing room for what matters most.

After 7 years, the rate and payment can adjust every 6 months based on the market conditions and borrower's loan terms; payments may increase or decrease. Your loan includes built-in limits on how much the rate can change.

Sample Financing Scenario**

Sales Price: \$600,000	Years 1-7	Years 8-30	Rate Change Caps: Maximum 5% increase at first adjustment, 1% maximum every 6 months, and 5% lifetime cap above the initial rate. Available for select properties from David Weekley Homes with new contracts signed by June 30, 2026.
Payment Rate**	3.99%	3.99% - 8.99%	
Annual Percentage Rate (APR)	5.633%	5.633%	
Monthly P&I Payment***	\$2,288.83	\$2,288.83 - \$3,546	

Based on a \$600,000 sales price with 20% down, a 30-Year loan with 43% DTI ratio will have an estimated APR of 5.633%, assuming maximum rate changes. APR varies based on loan amount and terms and 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 on select homes with new contracts signed by June 30, 2026. To receive the promotional interest rate, home purchased must be the borrower's primary residence and the borrower must use Grace Home Lending for financing. 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. **Rate listed is based on a minimum 780 credit score; lower Scores may result in additional fees for the borrower. Rates effective as of May 27, 2026 are for illustrative purposes only and subject to change. ***Estimated monthly payments shown are Principal & Interest only and do not include taxes, insurance, or any applicable HOA Dues. The actual payment amount 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. 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 purchasing your property, but you are required to use Grace to qualify for David Weekley Homes incentives or promotions. Information as of May 27, 2026.

