7 YEARS OF LOWER MONTHLY PAYMENTS*

Secure a below market rate with our 7/6 Adjustable-Rate Mortgage (ARM), and enjoy lower monthly payments for at least 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 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: $500,000	Years 1-7	Years 8-30
Payment Rate**	4.99%	4.99% - 9.99%
Annual Percentage Rate (APR)	6.469%	6.469%
Monthly P&I Payment***	$2,413	$2,413 - $3,946

Rate Change Caps:

Up to 5% increase first adjustment, then up to 1% increase every 6 months, with a 5% total lifetime cap above the initial rate (9.99%).

Offer available on select homes with new contracts signed by September 16, 2026

APR varies based on loan amount and specific terms and may increase or decrease after closing. Based on a purchase price of $500,000, a 30-Year Conventional loan with 10% down and 43% Debt-to-Income (DTI) ratio, estimated APR is 6.469%, assuming maximum periodic rate increases.

Flex your buying power with a 7/6 ARM today!

ANDREW KORNOWSKI

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Prequalify at **LoanswithAndrew.com**

GRACE HOME LENDING