

# FLEX YOUR BUYING POWER



## With a 5/1 ARM from Grace Home Lending

Get a lower rate and monthly payments for at least the first 5 years—giving you more financial breathing room for what matters most—with our 5/1 Adjustable-Rate Mortgage (ARM)\*

Starting year 6, the rate and payment adjust one time per year 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 based on FHA Loan with a 3.5% Down Payment\*\*

Sales Price: \$400,000	Years 1-5	Years 6-30	<b>Rate Change Caps:</b> Maximum 1% increase per year, and 5% total lifetime cap above the initial rate (or 8.99%).  <b>Loan must close by April 13, 2026</b> Available exclusively on specific home sites from David Weekley
<b>Payment Rate*</b>	<b>3.99%</b>	<b>3.99% - 8.99%</b>	
Annual Percentage Rate (APR) <small>APR varies based on loan amount and specific terms.</small>	6.969%	6.969%	
Monthly P&I Payment**	\$1,840.60	\$1,840.60 - \$2,991.57	

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 a maximum rate changes annually. APR may increase or decrease after closing.

Reach out to learn more today!



**TORI MESSINA**  
 Mortgage Loan Originator  
 Area Manager | NMLS 943212  
 Phone: 352.551.6616 | [tmessina@gracehomelending.com](mailto:tmessina@gracehomelending.com)  
**Prequalify at [ToriMessina.com](http://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 certain properties with home loans closed by April 13, 2026. To receive the promotional interest rates, home purchased must be the borrower’s primary residence; the borrower must use Grace Home Lending for financing. \*Interest rate effective as of 02/13/2026 is for illustrative purposes only, is subject to change and assumes a minimum 680 credit score for the borrower. When available with the program, lower credit scores may result in higher pricing for the borrower. \*\*Estimated monthly payment includes principal & interest only and does not include taxes, insurance premiums, or mortgage insurance (MI); fee estimates may vary. The actual payment will be greater. Not a commitment to lend. Borrower must meet qualification criteria. Requirements and restrictions apply. This loan has a 30-year amortization with a fixed rate of interest for the first 5 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. Borrowers should consider their financial plans before choosing an ARM. Speak with your loan officer for more details and to discuss specific scenarios. 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 02/13/2026

