

7/6 ADJUSTABLE-RATE MORTGAGE
CONVENTIONAL

3.99%
4.439% APR

A LOT CAN CHANGE IN 7 YEARS,
BUT YOUR MORTGAGE RATE WON'T.

Monthly Payment at Above Rate (first 7 Years)	Monthly Payment at Market Rate (6.75%, 7.117% APR)	Estimated Monthly Savings	Estimated Savings over 7 Years
\$3,805	\$4,648	\$843	\$70,812

Smart mortgage. Smart timeline. Smart move.

For Advertisement Purposes Only. Not all applicants will qualify. All applications are subject to credit approval. Program terms and conditions are subject to change without notice. Some products may not be available in all states. Other restrictions and limitations may apply. This is not a commitment to lend. CLM Mortgage Inc. #215239, 480 Wildwood Forest Dr. 802 Spring, TX 77380, 888-984-888; AZ Mortgage Banker License #1047891; CA- Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act, RMLA #41DBO-183025; ID Mortgage Broker/Lender License #MBL-2080215239; NV Mortgage Company License #5786; OR Mortgage Lending License #215239; TX Licensed under Company NMLS #215239 (www.nmlsconsumeraccess.org). Financing offered by CLM Mortgage, Inc, NMLS #215239. 5% down payment required, and a minimum credit score of 740. Based on a Conventional 30-year adjustable-rate mortgage (ARM) with a sales price of \$500,000, a loan amount of \$475,000 and a monthly payment of \$3,805. Total monthly payment includes principal, interest, estimated taxes, mortgage insurance, and homeowners' insurance. An adjustable-rate mortgage (ARM) is a mortgage where the interest rate changes periodically, which could cause the monthly payment to be higher or lower. **This interest rate will be fixed for the first 7 years and will adjust every 6 months thereafter, at which time payments and annual percentage rate may increase.** The first adjustment will have 5.000% cap. Adjustments every 6 months thereafter will have a cap of 1.000% and a lifetime cap of 5.000% with a margin of 2.750%. Max interest rate can be 8.99%. Must contract on or after 1/02/2026, lock by 5 PM CST on 2/02/2026 and close by 2/27/2026.