



GET A
BELOW
MARKET
RATE
TODAY*

ENJOY 7 YEARS OF LOWER MONTHLY PAYMENTS*

With this builder incentive and our 7/6 Adjustable-Rate Mortgage (ARM), you'll enjoy lower monthly payments for at least seven 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. Rate Change Caps: 5% max increase at first adjustment and 1% max every 6 months after that with a total total lifetime cap of 5% above the initial rate.

Sample Financing Scenario with 10% Down Payment

Sales Price: \$450,000	Year 1	Year 2	Years 3-7	Years 8-30
Payment Rate**	2.99%	3.99%	4.99%	4.99%-9.99%
Annual Percentage Rate (APR)	7.004%	7.004%	7.004%	7.004%
Monthly P&I Payment***	\$1,705	\$1,931	\$2,172	\$2,172-\$3,551

Based on a \$450,000 sales price with 10% down, the estimated APR is 7.004%, assuming maximum periodic rate increases during adjustable-rate period. APR varies based on specific loan terms and may increase or decrease after closing.

Speak with your loan officer for more details and to discuss specific scenarios.

We'll help every step of the way!



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Grace Home Lending, LLC | 2717 Commercial Center Blvd, Suite E200, Office 247 | Katy, TX 77494 | Company NMLS 2357263 | *The initial interest rate of 4.99% on a 7/6 Adjustable-Rate Mortgage (ARM) loan, as well as a reduced rate of 2.99% for year 1, and 3.99% for year 2, is paid for by David Weekley Homes for select homes in the Houston market with loans closed by December 31, 2026. Not to exceed seller concession limits. Total interested party contributions are subject to limitations. Home purchased must be the borrower's primary residence and the buyer must use Grace Home Lending to finance the loan. This loan has a 30-year amortization with a set rate of interest for the first 7 years. After 7 years, the rate and payment may adjust every 6 months for the remainder of the mortgage term using fully indexed rate (index plus margin rounded to the nearest 0.125%). Initial interest rate adjustment cannot change more than 5%, each subsequent periodic interest rate adjustment cannot change more than 1% and rate increases are capped at 5% for the life of the loan. Interest rate will never be less than the margin. **Rates are effective October 22, 2026 for illustrative purposes only, and are subject to change. Promotional rates shown are based on a 10% down payment, minimum 760 credit score and 43% Debt-to-Income (DTI) ratio. Lower Scores or higher ratios result in additional fees for the borrower. ***Estimated monthly payments shown are Principal & Interest (P&I) only and do not include taxes, homeowners insurance, Mortgage Insurance (MI), or any applicable HOA dues. The actual payment amount will be greater. An interest rate adjustment may increase your monthly payment. Borrowers should consider their financial plans before choosing an ARM. Speak with loan officer for details. Additional requirements, restrictions, and underwriting conditions may apply. Not a commitment to lend. Borrower must meet qualification criteria. 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 of your property, but you are required to use Grace to qualify for David Weekley Homes incentives or promotions. Information as of October 22, 2026. Photo courtesy of David Weekley Homes