




Rate Advertised: **5.990% (APR 6.526%)\***

The seller at  
3985 Whitehall Drive, Pace, FL 32571  
has participated in Reliance Mortgage List & Lock Program™



Discounted Monthly Payment: \$979  
Non-discounted Rate Payment: \$1,143  
Monthly Savings: \$164

 Have questions? Reach out to me!



**Jen McKeown**  
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\* Payment example for monthly savings: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 25%, loan amount \$163,500, term-30 year, fixed rate 5.99% (APR 6.526%), monthly payment \$979.21. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 06/04/2025. Rates can change daily, contact Loan Officer for details.

\*\*Non-discounted rate payment example based on: Rates provided for primary residency occupancy on 06/04/25. Home Price \$218,000, Down Payment 25%, Loan Amount \$163,500, Term, 30 year/fixed rate 7.5% (APR 8.088%), Monthly Payment \$1,143.22. Monthly payment does not include taxes or insurance.

### Conventional

Rates based on seller concession

Standard rate with as little as **3%** down.

Pricing at **3%** seller concession:  
**\$6,540.00**



Scan QR code for chart with repayment terms

		FICO								
		620	640	660	680	700	720	740	760	780
DOWN PAYMENT	RATE	3%	6.625 %	6.500 %	6.500 %	6.500 %	6.375 %	6.375 %	6.250 %	6.250 %
		10%	6.875 %	6.625 %	6.500 %	6.500 %	6.375 %	6.375 %	6.250 %	6.250 %
		20%	6.750 %	6.625 %	6.500 %	6.500 %	6.375 %	6.375 %	6.250 %	6.125 %
		25%	6.500 %	6.375 %	6.250 %	6.250 %	6.125 %	6.125 %	5.990 %	5.990 %
APR	3%	7.087 %	6.958 %	6.958 %	6.958 %	6.83 %	6.83 %	6.701 %	6.701 %	
	10%	7.369 %	7.112 %	6.983 %	6.983 %	6.854 %	6.854 %	6.726 %	6.726 %	
	20%	7.285 %	7.156 %	7.027 %	7.027 %	6.898 %	6.898 %	6.769 %	6.64 %	
	25%	7.053 %	6.924 %	6.794 %	6.794 %	6.665 %	6.665 %	6.526 %	6.526 %	

\*This is based on the highest repayment scenario. \* Payment example: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 25%, loan amount \$163,500, term-30 year, fixed rate 5.99% (APR 6.526%), monthly payment \$979.21. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 06/04/2025. Rates can change daily, contact Loan Officer for details. Does not include taxes, homeowners insurance, and mortgage insurance. To see all repayment scenarios visit (<https://www.reliancemortgageloans.com/mysite/jen-mckeown/listnlock/property/3985-Whitehall-Drive-Pace-FL-32571>).

**VA**  
Rates based on seller concession

Standard rate with as little as **0%** down.

Pricing at **3%** seller concession:  
**\$6,540.00**



Scan QR code for chart with repayment terms

		FICO						
		580	600	620	640	700	720	740
DOWN PAYMENT	RATE	0%	6.500 %	6.000 %	5.875 %	5.875 %	5.875 %	5.875 %
		5%	6.500 %	6.000 %	5.875 %	5.875 %	5.875 %	5.875 %
		10%	6.500 %	5.990 %	5.875 %	5.875 %	5.875 %	5.875 %
		20%	6.000 %	5.875 %	5.875 %	5.875 %	<b>5.750 %</b>	<b>5.750 %</b>
APR		0%	6.949 %	6.435 %	6.307 %	6.307 %	6.307 %	6.307 %
		5%	6.965 %	6.451 %	6.322 %	6.322 %	6.322 %	6.322 %
		10%	6.983 %	6.458 %	6.34 %	6.34 %	6.34 %	6.34 %
		20%	6.511 %	6.382 %	6.382 %	6.382 %	<b>6.253 %</b>	<b>6.253 %</b>

\*This is based on the highest repayment scenario. \* Payment example: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 20%, loan amount \$174,400, term-30 year, fixed rate 5.75% (APR 6.253%), monthly payment \$1,017.75. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 06/04/2025. Rates can change daily, contact Loan Officer for details. Does not include taxes, homeowners insurance, and mortgage insurance. To see all repayment scenarios visit (<https://www.reliancemortgageloans.com/mysite/jen-mckeown/listnlock/property/3985-Whitehall-Drive-Pace-FL-32571>).

**USDA**  
Rates based on seller concession

Standard rate with as little as **0%** down.

Pricing at **3%** seller concession:  
**\$6,540.00**



Scan QR code for chart with repayment terms

		FICO						
		580	600	620	640	700	720	740
DOWN PAYMENT	RATE	0%	6.000 %	5.875 %	5.875 %	5.875 %	<b>5.750 %</b>	<b>5.750 %</b>
		5%	6.000 %	5.875 %	5.875 %	<b>5.750 %</b>	<b>5.750 %</b>	<b>5.750 %</b>
		10%	5.990 %	5.875 %	5.875 %	<b>5.750 %</b>	<b>5.750 %</b>	<b>5.750 %</b>
		20%	5.875 %	5.875 %	<b>5.750 %</b>	<b>5.750 %</b>	<b>5.750 %</b>	<b>5.750 %</b>
APR		0%	6.435 %	6.307 %	6.307 %	6.307 %	<b>6.178 %</b>	<b>6.178 %</b>
		5%	6.451 %	6.322 %	6.322 %	<b>6.194 %</b>	<b>6.194 %</b>	<b>6.194 %</b>
		10%	6.458 %	6.34 %	6.34 %	<b>6.211 %</b>	<b>6.211 %</b>	<b>6.211 %</b>
		20%	6.382 %	6.382 %	<b>6.253 %</b>	<b>6.253 %</b>	<b>6.253 %</b>	<b>6.253 %</b>

\*This is based on the highest repayment scenario. \* Payment example: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 0%, loan amount \$218,000, term-30 year, fixed rate 5.75% (APR 6.178%), monthly payment \$1,272.19. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 06/04/2025. Rates can change daily, contact Loan Officer for details. Does not include taxes, homeowners insurance, and mortgage insurance. To see all repayment scenarios visit (<https://www.reliancemortgageloans.com/mysite/jen-mckeown/listnlock/property/3985-Whitehall-Drive-Pace-FL-32571>).

# 10/6 ARM

Rates based on seller concession

Standard rate with as little as **5%** down.

Pricing at **3%** seller concession:  
**\$6,540.00**



Scan QR code for chart with repayment terms

DOWN PAYMENT RATE

	FICO								
	620	640	660	680	700	720	740	760	780
5%	7.250 %	6.875 %	6.750 %	6.750 %	6.625 %	6.250 %	6.250 %	6.250 %	6.250 %
10%	7.250 %	6.750 %	6.750 %	6.500 %	6.250 %	6.250 %	6.250 %	6.250 %	6.250 %
20%	7.000 %	6.750 %	6.250 %	6.250 %	6.250 %	6.250 %	6.250 %	6.250 %	6.000 %
25%	6.250 %	6.250 %	6.250 %	6.250 %	6.250 %	6.250 %	5.750 %	5.750 %	5.750 %
5%	7.737 %	7.351 %	7.222 %	7.222 %	7.093 %	6.708 %	6.708 %	6.708 %	6.708 %
10%	7.756 %	7.241 %	7.241 %	6.983 %	6.726 %	6.726 %	6.726 %	6.726 %	6.726 %
20%	7.543 %	7.285 %	6.769 %	6.769 %	6.769 %	6.769 %	6.769 %	6.769 %	6.511 %
25%	6.794 %	6.794 %	6.794 %	6.794 %	6.794 %	6.794 %	6.278 %	6.278 %	6.278 %

\*This is based on the highest repayment scenario. The rates shown above are for educational purposes only, not a commitment to lend, please contact LO to see your qualified rate. \* Payment example: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 25%, loan amount \$163,500, term-30 year, fixed rate 5.75% (APR 6.278%), monthly payment \$954.14. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 06/04/2025. Rates can change daily, contact Loan Officer for details. Monthly payment does not include taxes or insurance Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$135,901.44: 3% Margin, 4.32% SOFR (06/03/25), 7.375% variable rate, \$1,084.45 monthly payment. At max interest rate of 10.75% payment is \$1,379.71. To see all repayment scenarios visit (<https://www.reliancemortgageloans.com/mysite/jen-mckeown/listnlock/property/3985-Whitehall-Drive-Pace-FL-32571>).



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\*Table is a guide to anticipate pricing for primary residences, for conventional loans only, when seller contribution is applied to today's pricing. Down payment < 10% have a max contribution of 3%.

This lock cannot be transferred to another borrower or property address. While List & Lock™ can help buyers significantly, it is not a guarantee to lend. If a buyer is interested in purchasing the listed home at the advertised rate, they must still qualify for the loan. The benefit is that they won't have to qualify for the loan based on the market rates; instead, they will be qualifying on the List & Lock™ rate. They will have several loan options to choose from through List & Lock™ -- Conventional, FHA, VA, and select adjustable-rate mortgages (ARMs). The same type of credit and discount can be applied to other loan programs, but rate adjustments could occur. Closing must occur within the 60 day rate lock period, or within the rate lock extension period in order for the seller receive a refund for the rate lock fee. If the lock is extended, the seller must pay a separate non-refundable lock fee for the extension. If you are concerned your closing could extend beyond the 60-day period, contact your loan officer to discuss extension possibilities.

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Additional Terms of Repayment Example: **Conventional** payment examples:

- \* Payment example: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 3%, loan amount \$211,460, term-30 year, fixed rate 6.625% (APR 7.087%), monthly payment \$1,354.00. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 06/04/2025. Rates can change daily, contact Loan Officer for details.
- \* Payment example: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 3%, loan amount \$211,460, term-30 year, fixed rate 6.5% (APR 6.958%), monthly payment \$1,336.57. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 06/04/2025. Rates can change daily, contact Loan Officer for details.
- \* Payment example: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 3%, loan amount \$211,460, term-30 year, fixed rate 6.5% (APR 6.958%), monthly payment \$1,336.57. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 06/04/2025. Rates can change daily, contact Loan Officer for details.
- \* Payment example: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 3%, loan amount \$211,460, term-30 year, fixed rate 6.5% (APR 6.958%), monthly payment \$1,336.57. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 06/04/2025. Rates can change daily, contact Loan Officer for details.
- \* Payment example: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 3%, loan amount \$211,460, term-30 year, fixed rate 6.375% (APR 6.83%), monthly payment \$1,319.24. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 06/04/2025. Rates can change daily, contact Loan Officer for details.
- \* Payment example: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 3%, loan amount \$211,460, term-30 year, fixed rate 6.375% (APR 6.83%), monthly payment \$1,319.24. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 06/04/2025. Rates can change daily, contact Loan Officer for details.
- \* Payment example: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 3%, loan amount \$211,460, term-30 year, fixed rate 6.25% (APR 6.701%), monthly payment \$1,302.00. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 06/04/2025. Rates can change daily, contact Loan Officer for details.
- \* Payment example: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 3%, loan amount \$211,460, term-30 year, fixed rate 6.25% (APR 6.701%), monthly payment \$1,302.00. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 06/04/2025. Rates can change daily, contact Loan Officer for details.
- \* Payment example: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 10%, loan amount \$196,200, term-30 year,

[illegible]



[illegible]

\* Payment example: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 20%, loan amount \$174,400, term-30 year, fixed rate 6.75% (APR 7.285%), monthly payment \$1,131.16. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 06/04/2025. Rates can change daily, contact Loan Officer for details. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6

months. Sample Repayments at month 120 with balance of \$148,764.94: 3% Margin, 4.32% SOFR (06/03/25), 7.375% variable rate, \$1,187.10 monthly payment. At max interest rate of 11.75% payment is \$1,612.18.

\* Payment example: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 20%, loan amount \$174,400, term-30 year, fixed rate 6.25% (APR 6.769%), monthly payment \$1,073.81. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 06/04/2025. Rates can change daily, contact Loan Officer for details. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$146,910.57: 3% Margin, 4.32% SOFR (06/03/25), 7.375% variable rate, \$1,172.30 monthly payment. At max interest rate of 11.25% payment is \$1,541.47.

\* Payment example: Rates provided for primary residency occupancy on 06/04/2025. Home price \$218,000, down payment 20%, loan amount \$174,400, term-30 year, fixed rate 6.25% (APR 6.769%), monthly payment \$1,073.81. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 06/04/2025. Rates can change daily, contact Loan Officer for details. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6