



Sell Your House Faster & For More with List & Lock!™

List & Lock has taken the mortgage industry by storm by allowing sellers to lock in a discounted rate for future buyers. Attract more buyer interest to your listing without dropping the sales price and keep more money in your pocket.

 **1217 92nd Street Northwest
Bradenton, FL, 34209**

 **LIST PRICE:
\$675,000**



Scan to see
sample collateral

CONCESSION	RATE/APR	MONTHLY PAYMENT	MONTHLY BUYER SAVINGS	PURCHASING POWER INCREASE	SELLER COST
0%	7.375% (7.958% APR)	\$3,497*	\$0	\$0	\$0
1%	6.625% (7.182% APR)	\$3,242**	\$255	\$49,138	\$6,750
3%	5.875% (6.407% APR)	\$2,995***	\$502	\$96,821	\$20,250
6%	5.125% (5.633% APR)	\$2,756****	\$741	\$142,960	\$40,500

**MOST
POPULAR!**

List & Lock has contributed an additional 1% to further reduce the rate! (1% contribution already factored in to displayed rates)



PRO TIP: You can increase the sale price to cover the seller concession cost, drive more demand AND get a higher sale price!

INCREASE PRICE 3%	LIST & LOCK RATE WITH 3% SELLER CONCESSION	MONTHLY PAYMENT
\$695,250	5.875% (6.407% APR)	\$3,084

Your buyer would still save \$413 every month!

* Payment example: Rates provided for primary residency occupancy on 06/24/2025. Home Price \$675,000, Down Payment 25%, Loan Amount \$506,250, Term, 30 year/fixed rate 7.375% (APR 7.958%), Monthly Payment \$3,496.54. Monthly payment does not include taxes or insurance.

** Payment example: Rates provided for primary residency occupancy on 06/24/2025. Home Price \$675,000, Down Payment 25%, Loan Amount \$506,250, Term, 30 year/fixed rate 6.625% (APR 7.182%), Monthly Payment \$3,241.57. Monthly payment does not include taxes or insurance. Monthly savings based off of rates as of 06/24/2025.

*** Payment example: Rates provided for primary residency occupancy on 06/24/2025. Home Price \$675,000, Down Payment 25%, Loan Amount \$506,250, Term, 30 year/fixed rate 5.875% (APR 6.407%), Monthly Payment \$2,994.66. Monthly payment does not include taxes or insurance. Monthly savings based off of rates as of 06/24/2025.

**** Payment example: Rates provided for primary residency occupancy on 06/24/2025. Home Price \$675,000, Down Payment 25%, Loan Amount \$506,250, Term, 30 year/fixed rate 5.125% (APR 5.633%), Monthly Payment \$2,756.47. Monthly payment does not include taxes or insurance. Monthly savings based off of rates as of 06/24/2025.

**If you've already listed your house and it isn't selling—
drop the **RATE** instead of the price!**

DROP THE PRICE 3%	\$654,750
MARKET RATE	7.375% (7.958% APR)
MONTHLY PAYMENT	\$3,392*

VS

MAINTAIN PRICE	\$675,000
3% LIST & LOCK RATE	5.875% (6.407% APR)
MONTHLY PAYMENT	\$2,995**

Our List & Lock Program offers 2 flexible options to lock the rate!

LOCK **NOW**
\$999
(Refundable)

This is a great option when the market is volatile, and rates are expected to rise.

- ▶ Lock in a discounted rate for your buyer for 60 days.
- ▶ Rate will not be subject to market fluctuations.
- ▶ Lock fee will be refunded when the buyer's loan closes with CMG.
- ▶ Lock that is transferred from seller to buyer.

LOCK **LATER**
\$49
(Refundable)

This is a great option when the market is stable, and the rates are expected to drop and/or stay the same.

- ▶ You will advertise a discounted rate based on today's rates with the seller concession.
- ▶ Discounted rate will fluctuate based on market conditions.
- ▶ Lock is made once qualified buyer is identified.



Bryan Meador

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CMG HOME LOANS

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