



**Rate Advertised: 7.250% (APR 7.624%)\***

**The seller at  
1609 South 73rd Avenue, Yakima, WA 98908  
has participated in CMG Home Loans List & Lock Program™**

**Have questions? Reach out to me!**



**Melissa Clark**  
Loan Officer | NMLS# 404685  
(509) 961-3570  
[mclark@cmghomeloans.com](mailto:mclark@cmghomeloans.com)

**5** [50 Reviews](#)

\*Payment example: Home price \$275,000, down payment 5%, loan amount \$261,250, term 30 year, fixed rate 7.25% (APR 7.624%), monthly payment \$1,782.19. Payment stated does not include mortgage insurance, taxes and homeowners insurance, which will result in a higher payment.

**Conventional**

Rates based on seller concession

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

Pricing at **2%** seller concession:  
**\$5,500.00**



Scan QR code for chart with repayment terms

		FICO								
		620	640	660	680	700	720	740	760	780
DOWN PAYMENT RATE	3%	8.000 %	7.990 %	7.875 %	7.875 %	7.750 %	7.750 %	7.625 %	7.625 %	7.625 %
	10%	8.375 %	8.000 %	7.990 %	7.875 %	7.875 %	7.750 %	7.750 %	7.625 %	7.625 %
	20%	8.375 %	8.000 %	7.875 %	7.875 %	7.750 %	7.750 %	7.625 %	7.625 %	7.490 %
	25%	7.990 %	7.750 %	7.750 %	7.625 %	7.625 %	7.625 %	7.490 %	<b>7.375 %</b>	<b>7.375 %</b>
APR	3%	8.386 %	8.376 %	8.258 %	8.258 %	8.13 %	8.13 %	8.002 %	8.002 %	8.002 %
	10%	8.789 %	8.404 %	8.394 %	8.276 %	8.276 %	8.148 %	8.148 %	8.02 %	8.02 %
	20%	8.821 %	8.435 %	8.307 %	8.307 %	8.179 %	8.179 %	8.05 %	8.05 %	7.912 %
	25%	8.444 %	8.197 %	8.197 %	8.069 %	8.069 %	8.069 %	7.93 %	<b>7.812 %</b>	<b>7.812 %</b>

\*This is based on the highest repayment scenario. Payment example: Home price \$275,000, down payment 25%, loan amount \$206,250, term 30 year, fixed rate 7.375% (APR 7.812%), monthly payment \$1,424.52. Does not include taxes, homeowners insurance, and mortgage insurance. To see all repayment scenarios visit (<https://www.cmghomeloans.com/mysite/melissa-clark/listnlock/property/1609-South-73rd-Avenue-Yakima-WA-98908>).

**FHA**

Rates based on seller concession

Standard rate with as little as **3.5%** down.

Pricing at **2%** seller concession:  
**\$5,500.00**



Scan QR code for chart with repayment terms

		FICO				
		620	640	700	720	740
DOWN PAYMENT RATE	3.5%	8.000 %	7.500 %	7.375 %	7.375 %	7.375 %
	5%	8.000 %	7.500 %	7.375 %	7.375 %	<b>7.250 %</b>
	10%	8.000 %	7.500 %	7.375 %	7.375 %	<b>7.250 %</b>
APR	3.5%	8.387 %	7.876 %	7.748 %	7.748 %	7.748 %
	5%	8.391 %	7.879 %	7.751 %	7.751 %	<b>7.624 %</b>
	10%	8.404 %	7.892 %	7.764 %	7.764 %	<b>7.636 %</b>

\*This is based on the highest repayment scenario. Payment example: Home price \$275,000, down payment 5%, loan amount \$261,250, term 30 year, fixed rate 7.25% (APR 7.624%), monthly payment \$1,782.19. Does not include taxes, homeowners insurance, and mortgage insurance. To see all repayment scenarios visit (<https://www.cmghomeloans.com/mysite/melissa-clark/listnlock/property/1609-South-73rd-Avenue-Yakima-WA-98908>).

**VA**  
Rates based on seller concession

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

Pricing at **2%** seller concession:  
**\$5,500.00**



Scan QR code for chart with repayment terms

		FICO					
		600	620	640	700	720	740
DOWN PAYMENT	RATE	0%	8.000 %	7.500 %	7.375 %	7.375 %	7.375 %
		5%	8.000 %	7.500 %	7.375 %	7.375 %	7.250 %
		10%	8.000 %	7.500 %	7.375 %	7.375 %	7.250 %
		20%	8.125 %	7.625 %	7.490 %	7.250 %	<b>7.125 %</b>
APR		0%	8.379 %	7.868 %	7.74 %	7.74 %	7.74 %
		5%	8.391 %	7.879 %	7.751 %	7.751 %	7.624 %
		10%	8.404 %	7.892 %	7.764 %	7.764 %	7.636 %
		20%	8.564 %	8.05 %	7.912 %	7.666 %	<b>7.538 %</b>

\*This is based on the highest repayment scenario. Payment example: Home price \$275,000, down payment 20%, loan amount \$220,000, term 30 year, fixed rate 7.125% (APR 7.538%), monthly payment \$1,482.18. Does not include taxes, homeowners insurance, and mortgage insurance. To see all repayment scenarios visit (<https://www.cmghomeloans.com/mysite/melissa-clark/listnlock/property/1609-South-73rd-Avenue-Yakima-WA-98908>).

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\*Table is a guide to anticipate pricing for primary residences 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. It is valid through the above expiration date. 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: Home price \$275,000, down payment 3%, loan amount \$266,750, term 30 year, fixed rate 8% (APR 8.386%), monthly payment \$1,957.32.
- Payment example: Home price \$275,000, down payment 3%, loan amount \$266,750, term 30 year, fixed rate 7.99% (APR 8.376%), monthly payment \$1,955.46.
- Payment example: Home price \$275,000, down payment 3%, loan amount \$266,750, term 30 year, fixed rate 7.875% (APR 8.258%), monthly payment \$1,934.12.
- Payment example: Home price \$275,000, down payment 3%, loan amount \$266,750, term 30 year, fixed rate 7.875% (APR 8.258%), monthly payment \$1,934.12.
- Payment example: Home price \$275,000, down payment 3%, loan amount \$266,750, term 30 year, fixed rate 7.75% (APR 8.13%), monthly payment \$1,911.03.
- Payment example: Home price \$275,000, down payment 3%, loan amount \$266,750, term 30 year, fixed rate 7.75% (APR 8.13%), monthly payment \$1,911.03.
- Payment example: Home price \$275,000, down payment 3%, loan amount \$266,750, term 30 year, fixed rate 7.625% (APR 8.002%), monthly payment \$1,888.04.
- Payment example: Home price \$275,000, down payment 3%, loan amount \$266,750, term 30 year, fixed rate 7.625% (APR 8.002%), monthly payment \$1,888.04.
- Payment example: Home price \$275,000, down payment 3%, loan amount \$266,750, term 30 year, fixed rate 7.625% (APR 8.002%), monthly payment \$1,888.04.
- Payment example: Home price \$275,000, down payment 10%, loan amount \$247,500, term 30 year, fixed rate 8.375% (APR 8.789%), monthly payment \$1,881.18.
- Payment example: Home price \$275,000, down payment 10%, loan amount \$247,500, term 30 year, fixed rate 8% (APR 8.404%), monthly payment \$1,816.07.
- Payment example: Home price \$275,000, down payment 10%, loan amount \$247,500, term 30 year, fixed rate 7.99% (APR 8.394%), monthly payment \$1,814.34.
- Payment example: Home price \$275,000, down payment 10%, loan amount \$247,500, term 30 year, fixed rate 7.875% (APR 8.276%), monthly payment \$1,794.55.
- Payment example: Home price \$275,000, down payment 10%, loan amount \$247,500, term 30 year, fixed rate 7.875% (APR 8.276%), monthly payment \$1,794.55.
- Payment example: Home price \$275,000, down payment 10%, loan amount \$247,500, term 30 year, fixed rate 7.75% (APR 8.148%), monthly payment \$1,773.12.
- Payment example: Home price \$275,000, down payment 10%, loan amount \$247,500, term 30 year, fixed rate 7.75% (APR 8.148%), monthly payment \$1,773.12.
- Payment example: Home price \$275,000, down payment 10%, loan amount \$247,500, term 30 year, fixed rate 7.625% (APR 8.02%), monthly payment \$1,751.79.
- Payment example: Home price \$275,000, down payment 10%, loan amount \$247,500, term 30 year, fixed rate 7.625% (APR 8.02%), monthly payment \$1,751.79.
- Payment example: Home price \$275,000, down payment 20%, loan amount \$220,000, term 30 year, fixed rate 8.375% (APR 8.821%), monthly payment \$1,672.16.
- Payment example: Home price \$275,000, down payment 20%, loan amount \$220,000, term 30 year, fixed rate 8% (APR 8.435%), monthly payment \$1,614.28.
- Payment example: Home price \$275,000, down payment 20%, loan amount \$220,000, term 30 year, fixed rate 7.875% (APR 8.307%), monthly payment \$1,595.15.
- Payment example: Home price \$275,000, down payment 20%, loan amount \$220,000, term 30 year, fixed rate 7.875% (APR 8.307%), monthly payment \$1,595.15.
- Payment example: Home price \$275,000, down payment 20%, loan amount \$220,000, term 30 year, fixed rate 7.75% (APR 8.179%), monthly payment \$1,576.11.
- Payment example: Home price \$275,000, down payment 20%, loan amount \$220,000, term 30 year, fixed rate 7.75% (APR 8.179%), monthly payment \$1,576.11.

