List & Lock

ACCURATE AS OF 01/21/25

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.

72 Drake, A
Charleston, SC, 29403

LIST PRICE:
$959,000

Scan to see sample collateral

CONCESSION	RATE/APR	MONTHLY PAYMENT	MONTHLY BUYER SAVINGS	PURCHASING POWER INCREASE	SELLER COST
0%	7.250% (7.897% APR)	$4,252*	$0	$0	$0
1%	6.625% (7.248% APR)	$3,991**	$261	$58,940	$9,590
MOST POPULAR! **3%**	**5.750% (6.34% APR)**	**$3,638*****	**$614**	**$138,549**	**$28,770**
6%	4.990% (5.553% APR)	$3,342****	$910	$205,303	$57,540

CMG even contributed an additional 1% to get you these reduced 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%	3% LIST & LOCK RATE	MONTHLY PAYMENT
$987,770	5.750% (6.34% APR)	$3,747

Your buyer would still save $505 every month!

* Payment example: Home price $959,000, down payment 35%, loan amount $623,350, term-30 year, fixed rate 7.25% (APR 7.897%), monthly payment $4,252.35. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 01/21/2025. Rates can change daily, contact Loan Officer for details. Monthly payment does not include taxes or insurance.

** Payment example: Home price $959,000, down payment 35%, loan amount $623,350, term-30 year, fixed rate 6.625% (APR 7.248%), monthly payment $3,991.38. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 01/21/2025. Rates can change daily, contact Loan Officer for details. Monthly payment does not include taxes or insurance. Monthly savings based off of rates as of 01/21/2025.

*** Payment example: Home price $959,000, down payment 35%, loan amount $623,350, term-30 year, fixed rate 5.75% (APR 6.34%), monthly payment $3,637.70. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 01/21/2025. Rates can change daily, contact Loan Officer for details. Monthly payment does not include taxes or insurance. Monthly savings based off of rates as of 01/21/2025.

**** Payment example: Home price $959,000, down payment 35%, loan amount $623,350, term-30 year, fixed rate 4.99% (APR 5.553%), monthly payment $3,342.47. Monthly payment does not include taxes or insurance. List & Lock rates shown are accurate as of 01/21/2025. Rates can change daily, contact Loan Officer for details. Monthly payment does not include taxes or insurance. Monthly savings based off of rates as of 01/21/2025.

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

DROP THE PRICE 3%	$930,230	VS	MAINTAIN PRICE	$959,000
MARKET RATE	7.250% (7.897% APR)		3% LIST & LOCK RATE	5.750% (6.34% APR)
MONTHLY PAYMENT	**$4,125***		MONTHLY PAYMENT	**$3,638****

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.

Ask your Loan Officer about a discount code so you can access the Lock Later option at **NO COST**!

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CMG FINANCIAL

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