List&Lock

ACCURATE AS OF 12/13/24

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 Street
Charleston, SC, 29403

LIST PRICE:
$960,000

Scan to see sample collateral

CONCESSION	RATE/APR	MONTHLY PAYMENT	MONTHLY BUYER SAVINGS	PURCHASING POWER INCREASE	SELLER COST
0%	7.625% (8.331% APR)	$4,077*	$0	$0	$0
1%	6.500% (7.159% APR)	$3,641**	$436	$102,641	$9,600
MOST POPULAR! **3%**	**5.625% (6.249% APR)**	**$3,316*** **	**$761**	**$179,170**	**$28,800**
6%	4.750% (5.342% APR)	$3,005****	$1,072	$252,401	$57,600

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
$988,800	5.625% (6.249% APR)	$3,415

Your buyer would still save $662 every month!

* Payment example: Rates provided on 12/13/2024. Home Price $960,000, Down Payment 40%, Loan Amount $576,000, Term, 30 year/fixed rate 7.625% (APR 8.331%), Monthly Payment $4,076.89. Monthly payment does not include taxes or insurance.

** Payment example: Rates provided on 12/13/2024. Home Price $960,000, Down Payment 40%, Loan Amount $576,000, Term, 30 year/fixed rate 6.5% (APR 7.159%), Monthly Payment $3,640.71. Monthly payment does not include taxes or insurance. Monthly savings based off of rates as of 12/13/2024.

*** Payment example: Rates provided on 12/13/2024. Home Price $960,000, Down Payment 40%, Loan Amount $576,000, Term, 30 year/fixed rate 5.625% (APR 6.249%), Monthly Payment $3,315.78. Monthly payment does not include taxes or insurance. Monthly savings based off of rates as of 12/13/2024.

**** Payment example: Rates provided on 12/13/2024. Home Price $960,000, Down Payment 40%, Loan Amount $576,000, Term, 30 year/fixed rate 4.75% (APR 5.342%), Monthly Payment $3,004.69. Monthly payment does not include taxes or insurance. Monthly savings based off of rates as of 12/13/2024.

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

DROP THE PRICE 3%	$931,200	VS	MAINTAIN PRICE	$960,000
MARKET RATE	7.625% (8.331% APR)		3% LIST & LOCK RATE	5.625% (6.249% APR)
MONTHLY PAYMENT	**$3,955***		**MONTHLY PAYMENT**	**$3,316****

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**!

Paul Eiden

LOAN OFFICER, NMLS# 442231

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CMG HOME LOANS

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