



3/6 SOFR ARM Disclosure

Important Mortgage Loan Information

Please Read Carefully

This disclosure describes the features of the Adjustable-Rate Mortgage (ARM) program you are considering. Information on other ARM programs available from Capital City Home Loans, LLC (CCHL) will be provided upon request. This disclosure does not constitute a commitment to make a loan to you. If you eventually obtain a loan, the Note, Security Instrument and related documents will establish your legal rights and obligations regarding the loan.

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

- Your interest rate will be based on an index plus a margin.
- The Index is **the 30-day average Secured Overnight Financing Rate (SOFR)**. Information on this index **is published by the Federal Reserve Bank of New York**. If this index is no longer available, a comparable index will be substituted.
- Your initial interest rate is not based on the index plus the margin. However, the initial interest rate may be equal to the index plus the margin or may include a discount or may include a premium. If your initial interest rate includes a discount, the initial rate will be lower than the sum of the index plus the margin. If your initial interest rate includes a premium, the initial rate will be higher than the sum of the index plus the margin. Please ask CCHL for the initial interest rate, discount or premium.
- Your interest rate will be periodically adjusted based on the index plus the margin. Please ask CCHL for the current index and margin.
- Your payment will be based on the interest rate, loan balance and loan term.

HOW YOUR INTEREST RATE CAN CHANGE

Your interest rate is fixed for the first **36** regularly scheduled monthly payments. After the first **36** months, your interest rate and payment can change every **6** months. Each date on which your interest rate can change is called a "Change Date". Except for your initial interest rate, which may be lower than, equal to or higher than the rate that is based on the index plus the margin, the interest rate will equal the index rate plus the margin, rounded to the nearest one-eighth of one percentage point (.125%), unless your interest rate caps limit the amount of change in the interest rate on a Change Date.

On the Change Date:

- Your interest rate cannot increase or decrease more than **2.000%** at the first Change Date.
- Your interest rate cannot increase or decrease more than **1.000%** at each Change Date thereafter.
- Your interest rate will never be greater than **6.000%** above the initial interest rate.
- Your interest rate cannot decrease to be less than **8.500%** over the term of the loan.

HOW YOUR PAYMENT CAN CHANGE

- The payment can change each time your interest rate changes. Your new payment will be due beginning with the first payment due date after the Change Date on which the related interest rate change occurred. This will be your payment until the first payment due date after the next change.
- The payment may increase or decrease substantially depending on changes in the interest rate.
- If your initial interest rate is lower than the rate that is based on the index plus the margin, the interest rate may increase on the first Change Date even if the index decreases.
- You will be notified in writing at least two hundred ten (210), but not more than two hundred forty (240) prior to your first adjustment date. Thereafter, you will be notified in writing at least sixty (60), but not more than one hundred twenty (120), days before the due date of each subsequent adjustment. This notice will contain information about your interest rate, payment amount and loan balance.
- Your payment could change more frequently than the rate changes if there is a change in the taxes, assessments, insurance premiums or other charges required to be made into your escrow account.

INITIAL AND MAXIMUM INTEREST RATE

For example, on a \$10,000 loan with a **180-month** term and an initial rate of **8.500** (based on index of **3.74747** in effect on **1/7/2026** a margin of **3.500** and **plus a premium** of **1.253%**, rounded to the nearest **0.125%**), the maximum amount that the interest rate can rise under this ARM program is **6.000%** above the initial interest rate and the payment can rise from a first-year payment of **\$98.47** to a maximum of **\$128.55** in the **61** month.

CALCULATING PAYMENTS

To see what the payments (excluding escrow payments) would approximately be, divide the mortgage amount by \$10,000; then multiply the loan amount by that amount. For example, the monthly payment for a mortgage amount of \$60,000 would be:

$$\$60,000 \div \$10,000 = 6; 6 \times \$98.47 = \$590.82$$



5/6 SOFR ARM Disclosure

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- The Index is **the 30-day average Secured Overnight Financing Rate (SOFR)**. Information on this index **is published by the Federal Reserve Bank of New York**. If this index is no longer available, a comparable index will be substituted.
- Your initial interest rate is not based on the index plus the margin. However, the initial interest rate may be equal to the index plus the margin or may include a discount or may include a premium. If your initial interest rate includes a discount, the initial rate will be lower than the sum of the index plus the margin. If your initial interest rate includes a premium, the initial rate will be higher than the sum of the index plus the margin. Please ask CCHL for the initial interest rate, discount or premium.
- Your interest rate will be periodically adjusted based on the index plus the margin. Please ask CCHL for the current index and margin.
- Your payment will be based on the interest rate, loan balance and loan term.

HOW YOUR INTEREST RATE CAN CHANGE

Your interest rate is fixed for the first **60** regularly scheduled monthly payments. After the first **60** months, your interest rate and payment can change every **6** months. Each date on which your interest rate can change is called a "Change Date". Except for your initial interest rate, which may be lower than, equal to or higher than the rate that is based on the index plus the margin, the interest rate will equal the index rate plus the margin, rounded to the nearest one-eighth of one percentage point (.125%), unless your interest rate caps limit the amount of change in the interest rate on a Change Date.

On the Change Date:

- Your interest rate cannot increase or decrease more than **2.000%** at the first Change Date.
- Your interest rate cannot increase or decrease more than **1.000%** at each Change Date thereafter.
- Your interest rate will never be greater than **5.000%** above the initial interest rate.
- Your interest rate cannot decrease to be less than **3.500%** over the term of the loan.

HOW YOUR PAYMENT CAN CHANGE

- The payment can change each time your interest rate changes. Your new payment will be due beginning with the first payment due date after the Change Date on which the related interest rate change occurred. This will be your payment until the first payment due date after the next change.
- The payment may increase or decrease substantially depending on changes in the interest rate.
- If your initial interest rate is lower than the rate that is based on the index plus the margin, the interest rate may increase on the first Change Date even if the index decreases.
- You will be notified in writing at least two hundred ten (210), but not more than two hundred forty (240) prior to your first adjustment date. Thereafter, you will be notified in writing at least sixty (60), but not more than one hundred twenty (120), days before the due date of each subsequent adjustment. This notice will contain information about your interest rate, payment amount and loan balance.
- Your payment could change more frequently than the rate changes if there is a change in the taxes, assessments, insurance premiums or other charges required to be made into your escrow account.

INITIAL AND MAXIMUM INTEREST RATE

For example, on a \$10,000 loan with a **360-month** term and an initial rate of **5.625** (based on index of **3.74747** in effect on **1/7/2026** a margin of **2.750** and **less a discount of 0.872%**, rounded to the nearest **0.125%**), the maximum amount that the interest rate can rise under this ARM program is **5.000%** above the initial interest rate and the payment can rise from a first-year payment of **\$57.57** to a maximum of **\$87.81** in the **79** month.

CALCULATING PAYMENTS

To see what the payments (excluding escrow payments) would approximately be, divide the mortgage amount by \$10,000; then multiply the loan amount by that amount. For example, the monthly payment for a mortgage amount of \$60,000 would be:

$$\$60,000 \div \$10,000 = 6; 6 \times \$57.57 = \$345.42$$



7/6 SOFR ARM Disclosure

Important Mortgage Loan Information

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- Your initial interest rate is not based on the index plus the margin. However, the initial interest rate may be equal to the index plus the margin or may include a discount or may include a premium. If your initial interest rate includes a discount, the initial rate will be lower than the sum of the index plus the margin. If your initial interest rate includes a premium, the initial rate will be higher than the sum of the index plus the margin. Please ask CCHL for the initial interest rate, discount or premium.
- Your interest rate will be periodically adjusted based on the index plus the margin. Please ask CCHL for the current index and margin.
- Your payment will be based on the interest rate, loan balance and loan term.

HOW YOUR INTEREST RATE CAN CHANGE

Your interest rate is fixed for the first **84** regularly scheduled monthly payments. After the first **84** months, your interest rate and payment can change every **6** months. Each date on which your interest rate can change is called a "Change Date". Except for your initial interest rate, which may be lower than, equal to or higher than the rate that is based on the index plus the margin, the interest rate will equal the index rate plus the margin, rounded to the nearest one-eighth of one percentage point (.125%), unless your interest rate caps limit the amount of change in the interest rate on a Change Date.

On the Change Date:

- Your interest rate cannot increase or decrease more than **5.000%** at the first Change Date.
- Your interest rate cannot increase or decrease more than **1.000%** at each Change Date thereafter.
- Your interest rate will never be greater than **5.000%** above the initial interest rate.
- Your interest rate cannot decrease to be less than **3.500%** over the term of the loan.

HOW YOUR PAYMENT CAN CHANGE

- The payment can change each time your interest rate changes. Your new payment will be due beginning with the first payment due date after the Change Date on which the related interest rate change occurred. This will be your payment until the first payment due date after the next change.
- The payment may increase or decrease substantially depending on changes in the interest rate.
- If your initial interest rate is lower than the rate that is based on the index plus the margin, the interest rate may increase on the first Change Date even if the index decreases.
- You will be notified in writing at least two hundred ten (210), but not more than two hundred forty (240) prior to your first adjustment date. Thereafter, you will be notified in writing at least sixty (60), but not more than one hundred twenty (120), days before the due date of each subsequent adjustment. This notice will contain information about your interest rate, payment amount and loan balance.
- Your payment could change more frequently than the rate changes if there is a change in the taxes, assessments, insurance premiums or other charges required to be made into your escrow account.

INITIAL AND MAXIMUM INTEREST RATE

For example, on a \$10,000 loan with a **360-month** term and an initial rate of **5.875** (based on index of **3.74747** in effect on **1/7/2026** a margin of **2.750** and **less a discount** of **0.622%**, rounded to the nearest **0.125%**), the maximum amount that the interest rate can rise under this ARM program is **5.000%** above the initial interest rate and the payment can rise from a first-year payment of **\$59.15** to a maximum of **\$88.38** in the **85** month.

CALCULATING PAYMENTS

To see what the payments (excluding escrow payments) would approximately be, divide the mortgage amount by \$10,000; then multiply the loan amount by that amount. For example, the monthly payment for a mortgage amount of \$60,000 would be:

$$\$60,000 \div \$10,000 = 6; 6 \times \$59.15 = \$354.90$$