



# ARM'S What are they?

## Adjustable Rate Mortgage

We offer an number of loan products to help meet your needs. Our ARM products can help you save money with an introductory interest rate and lower your initial monthly mortgage payment.

### Benefits

- Lower initial rate than a fixed-rate mortgage
- Lower initial monthly payments vs a fixed-rate mortgage
- Interest rate caps place a limit on how much the interest rate can adjust from one adjustment to the next

This information is not intended to be an indication of loan qualification, loan approval or commitment to lend. Loans are subject to credit and property approval. Other limitations apply. Rates, terms, and availability of programs are subject to change without notice.

### How ARMs Work

The number of years that the introductory/initial rate is offered

7/6

How often the rate will adjust after the introductory rate period in months

### How ARMs Adjust

Index Rate UP ➤ Interest Rate UP ➤ Payments UP ➤ Index Rate DOWN ➤ Payment DOWN

**Contact me today to learn more!**