



# ARM

## ADJUSTABLE RATE MORTGAGE

We offer an extensive suite of loan products to help meet your needs. Our ARM products can help you save money on interest and lower your monthly mortgage payments.

### Benefits

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

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The number of years that the initial rate is fixed

How often the rate will adjust after the fixed rate period

### How ARMs Adjust

Index Rate UP ➤ Interest Rate UP ➤ Payments UP

Index Rate DOWN ➤ Payment DOWN

Contact me today for details!



EQUAL HOUSING  
OPPORTUNITY