

# ADJUSTABLE RATE MORTGAGE

ARMs aren't what they used to be. Today's adjustable-rate mortgages are a lot different than they were in the past, and may be a great choice for for your purchase or refinance.

- ✓ **ARMs are smarter**
  - Most people only stay in their mortgage for 5 to 7 years. Why not go for the lower rate?
  - With an ARM, more of your payment goes toward the principal, so you pay down your mortgage faster
- ✓ **ARMs are often safer**
  - ARMs no longer feature pre-payment penalties, so you can easily refinance
- ✓ **ARMs can save you money**
  - A lower rate means a lower payment, which means more cash in your pocket each month



**CALL TODAY TO LEARN MORE**



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**SCAN TO  
GET STARTED**

