



ARMS AREN'T WHAT THEY USED TO BE

TODAY'S ADJUSTABLE-RATE MORTGAGES ARE A LOT DIFFERENT THAN THEY WERE IN THE PAST

And they may be the best choice 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

LET'S TALK ABOUT YOUR ARM OPTIONS. CALL TODAY.



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