



AS A HOMEBUYER, YOU HAVE OPTIONS.

As a mortgage lender, we provide flexibility for your future.

Our conventional loans offer competitive rates plus a variety of choices for terms and down payments. We will structure the right mortgage to help you achieve your homeownership goals and **close in as few as 10 days with a signed purchase agreement.**

FIXED RATE MORTGAGES

- ▶ Ideal if you'll live in the home long-term
- ▶ Interest rate doesn't change for stable monthly payments
- ▶ Down payments as low as 3%
- ▶ No mortgage insurance with 20% down or more
- ▶ Repayment terms from 10 to 30 years

ADJUSTABLE RATE MORTGAGES (ARMs)

- ▶ Ideal if you'll move after a few years
- ▶ Initial payment may be lower than a fixed-rate mortgage
- ▶ Rate is fixed for a period of 3, 5, 7, or 10 years, then becomes variable
- ▶ You can set caps to protect against significant rate increases
- ▶ Repayment terms from 10 to 30 years

*Ready to get started? **Let's connect today!***