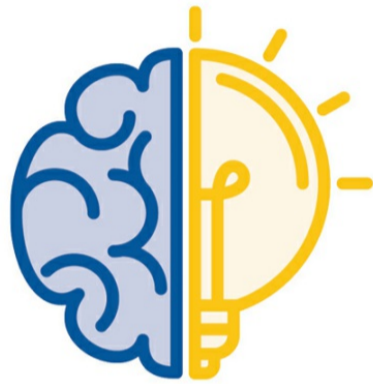


ARMs AREN'T WHAT THEY USED TO BE

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 SAFER

- ARMs no longer feature pre-payment penalties, so you can easily refinance.
- You'll never have to worry about a big balloon payment.



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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