

IS AN ADJUSTABLE-RATE MORTGAGE (ARM) RIGHT FOR YOU?



Lower initial rates



More homes within reach due to lower initial payments



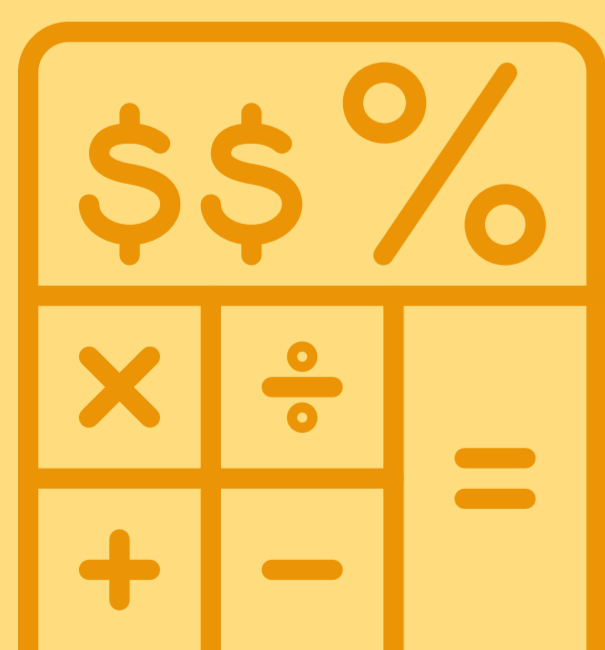
Lower initial monthly payment



Easier to qualify

PROS

CONS



Harder to budget—
rates & payments
change over time



Loan comparisons
can be more
complicated



Rates could rise

