



Start Lower. **Stay Flexible.**

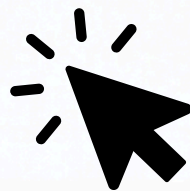
Another option for navigating today's higher rate environment.

- As an Adjustable Rate Mortgage (ARM) loan, enjoy a lower initial rate than a fixed-rate loan.
- Save with lower monthly payments.
- Afford a more expensive home.
- Refinance when rates drop.

**Let's Map
Out Your
Next Step!**



**Click to Get
Started
Today!**



ARM estimated monthly payment and APR example: A \$200,000 loan amount with a 30-year term at an interest rate of 6.375% with a down payment of 20% would result in an initial estimated monthly payment of \$1247.74 with an Annual Percentage Rate (APR) of 7.195%.

Estimated monthly payment and APR calculation is based on a fixed-rate period of 5 years. The interest rate may change in the 25 years following the initial fixed-rate period. A down payment of 20% and origination fees may be applicable. After the 5 year fixed-rate period, the APR is variable and is based upon the U.S. 1-Year Treasury Yield Index (as published in the Wall Street Journal) plus a margin rounded to the nearest 0.125 percent. If the down payment is less than 20%, mortgage insurance may be required. This may increase the monthly payment and the APR. Estimated monthly payment does not include amounts for taxes or insurance premiums. Adjustable Rate Mortgage payments and rates are subject to change. These changes may increase or decrease your monthly payment amounts.

All loans are subject to credit and underwriting approval. Certain fees, restrictions and property limitations may apply.

Local People. Local Decisions.

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