PROMOTIONAL RATE

5.50%*

for the first 60 months

ADJUSTABLE RATE MORTGAGE

A 5/6 Adjustable Rate Mortgage (ARM) refinance promotion offers a lower fixed rate for the first 5 years, giving you predictable payments while you settle into your home. After that, the rate adjusts periodically based on market conditions—giving you flexibility if your plans or the market change.

Loan Structure

- Loan Term: 30 years
- Loan Origination Fee: 1%
- Initial Fixed Period: 5.50%* for first 5 years
- Adjustment Frequency: Every 6 mo thereafter

Additional Details

- Owner-occupied primary residences and Second Homes are eligible
- Single Family, Condo, and Townhouse
- **Refinance Only**. Rate-and-Term Refinance and Cash-Out Refinance are permitted. Cash-Out Refinance is limited to refinancing existing debt, including a 2nd TD, HELOC or existing revolving debt.

Disclosures:

***Adjustable-Rate Mortgage Disclosure**: Rates and terms are current as of 09/01/2026. The advertised **5.50% Interest Rate** is an introductory rate fixed only for the first **60 months (5 years)** of the loan term. After 5 years, the interest rate and monthly payment become variable and will adjust every **6 months** for the remaining duration of the loan. Subsequent rate modifications are calculated by adding a fixed 3.00% lender margin to the **30-Day Average Secured Overnight Financing Rate (SOFR)** index. Based on a current index value of 3.646%, the current fully indexed rate is 6.646%. Upon adjustment, the interest rate cannot increase or decrease by more than 2.00% at the first adjustment (initial cap), and no more than 1.00% at any subsequent 6-month adjustment period (periodic cap). The total maximum lifetime adjustment is capped at 5.00% above the initial interest rate, resulting in a Maximum Lifetime Interest Rate of 10.25%. **The Annual Percentage Rate (APR) is 6.482% for a 5/6 ARM with a loan amount of $700,000.00,** which reflects the true estimated cost over the full life of the loan including future variable adjustments. **Payments do not include amounts for property taxes, homeowners insurance, or mortgage insurance,** which will result in a higher actual monthly payment obligation. Loans are subject to credit approval and underwriting guidelines. Rates are subject to change without notice and other restrictions apply.

If you have questions or would like to discuss whether this program may be a good fit, please contact:

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EQUAL HOUSING LENDER

NMLS ID #536925

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