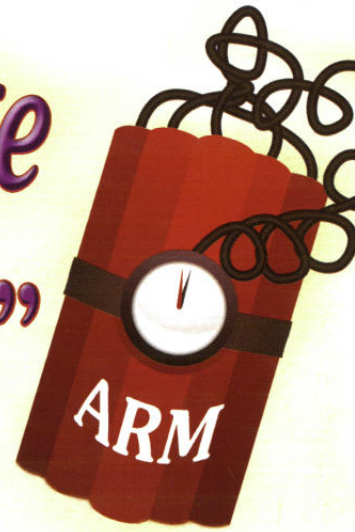




# Mortgage News™

Vol. 8, Issue 4

## Your Adjustable Rate Mortgage May Be a "TICKING TIME BOMB!"



Why worry needlessly about your ARM adjusting "up" when we can start **SAVING** you a ton of money right now with one phone call!

**Y**ou're not alone! It is estimated that \$500 billion in adjustable-rate mortgages (ARMs) will "reset" this year as 3- and 5-year ARMs "expire"!

If your ARM is one of them, we've got a money-saving mortgage solution for you! For smart borrowers who want payment stability—it's a no-brainer.

A switch to a low-interest, 30-year fixed rate loan could be your answer! Or for the hottest **NEW PRODUCT** and even more savings each month, ask about our incredible 40-year fixed rate loan program!!

### Back to the Future...

*Waaay* back in 2002 and 2003, adjustable rate mortgages made a lot of sense. Short-term interest rates

were significantly lower compared to 30-year fixed rates.

However, that's *not* the case in today's market.

Since fixed rates have dropped to historical lows, we can get you a 30-year fixed-rate mortgage at the same rate as a 5-year adjustable-rate mortgage... **WITHOUT THE RISK!**

You can enjoy the security of a fixed-rate mortgage and **SAVE**. Lock in your low fixed rate before they go up. **ACT NOW!!**

**Inside...  
This opportunity  
doesn't happen  
every day!** ▶

