



## 7/6 ADJUSTABLE-RATE MORTGAGE

# 3.99% 4.439% APR

**A LOT CAN CHANGE IN 7 YEARS,  
BUT YOUR MORTGAGE RATE WON'T.**

| Monthly<br>Payment at<br>Above Rate<br>(first 7 Years) | Monthly<br>Payment at<br>Market Rate<br>(7.00%, 7.372% APR) | Estimated<br>Monthly Savings | Estimated Savings<br>over<br>7 Years |
|--------------------------------------------------------|-------------------------------------------------------------|------------------------------|--------------------------------------|
| <b>\$3,805</b>                                         | <b>\$4,728</b>                                              | <b>\$923</b>                 | <b>\$77,532</b>                      |

**Smart mortgage. Smart timeline. Smart move.**



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