



# puzzled about home financing?

**We can help you put the pieces together to find the mortgage plan that's right for you. Take a look at the four basic types of mortgage programs available.**

#### **FIXED-RATE MORTGAGE**

Fixed-rate loans are typically paid over 15, 20 or 30 years. The interest rate and the monthly payment remains fixed for the life of the loan. Fixed-rate programs are great for future financial planning.

#### **ADJUSTABLE-RATE MORTGAGE (ARM)**

Rate and loan payments can go up or down over time and are connected to a financial market index. Monthly payments can adjust on a periodic schedule and usually have maximum rate increases.

#### **FHA LOAN**

The Federal Housing Administration insures these loans but does not make them. Lenders are more willing to fund low down payment FHA insured loans which makes them attractive to first time buyers.

#### **VA LOAN**

A Veteran's Administration loan is available to qualified veterans up to a specific amount with no down payment required. This allows you to better budget your monthly expenses.

### **Mike Munzing**

[www.MikeMunzing.com](http://www.MikeMunzing.com) e-mail: [Mike@MikeMunzing.com](mailto:Mike@MikeMunzing.com)

(949) 689-LOAN Fax: (949) 709-5627

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**www.MIKEMUNZING.com**  
Direct Lender & Broker  
Cell Phone#: 949-689-LOAN (5626)  
Email: [Mike@MikeMunzing.com](mailto:Mike@MikeMunzing.com)

