

5/1 CMT or LIBOR Interest Only Home Loans

**Offer your borrowers lower payments
today with no negative amortization!**

- ❖ Tied to the 1-year CMT or LIBOR Indices
- ❖ Interest only payments for 5 years
- ❖ Fixed rate for 5 years, with annual adjustments thereafter
- ❖ Qualify at start rate using interest only
- ❖ Lifetime rate cap – 5% over start rate
- ❖ Full Doc & Low Doc
- ❖ Loan amounts up to \$2.5 million
- ❖ 80% maximum LTV
- ❖ 720 minimum FICO score
- ❖ 1-unit owner occupied primary residence or second home

**Call me
today for
details!**

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Not for distribution to consumers. Programs subject to change. Certain restrictions and conditions apply. Some programs may not be combined with others. 5/1 Interest Only: After initial 5 year fixed period, rate/APR may increase. Low Doc: We reserve the right to request additional documentation.

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**Put my 15 + years of Experience to
work for your Buyers! As a Direct
Lender & a Broker, I have access to all
of the Hottest Programs available!**

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