

# Lower Monthly Payments with the **5/1 Interest Only ARM!**

**Your borrowers can secure a  
fixed rate and interest only payment  
for the first 5 years of the loan!**

- ❖ Tied to the 1-year CMT Index or the 1-year LIBOR Index
- ❖ 1-unit owner occupied primary residence or second home
- ❖ Full Doc and Low Doc
- ❖ 720 minimum FICO
- ❖ 5% interest rate cap at 1<sup>st</sup> adjustment, 2% rate cap for each subsequent annual adjustment
- ❖ Lifetime interest rate cap equals start rate plus 5%
- ❖ Qualify at start rate (using interest only payment)
- ❖ 80% maximum LTV
- ❖ \$2.5 million maximum loan amount
- ❖ Payment based on balance for first five years

**Call me  
today for  
details!**

**Mike Munzing**  
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**Email: Mike@MikeMunzing.com**

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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