

# A Home Loan That Offers You the Best of Both Worlds

**A fixed initial rate and payment for 3- or 5-years combined with the flexibility of our popular adjustable rate program – the Flex 3 and Flex 5.**

- ❖ Initial fixed rate periods for 3 or 5 years before adjusting
- ❖ Purchase, refinance and cash-out refinance
- ❖ Loan amounts up to \$2.5 million
- ❖ Low Documentation options available
- ❖ 10.1% down with no mortgage insurance available

## **Features**

- ❖ Payment options – available after the initial fixed rate period
- ❖ Index stability – offers peace of mind
- ❖ Flexible qualifying guidelines – you can afford more home

**Mike Munzing**

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Equal Housing Opportunity. Programs subject to change. Certain restrictions and conditions apply. Some programs may not be combined with others. Fixed Period: After initial fixed period (3- or 5-years), rate/APR may increase. Low Doc: we reserve the right to request additional documentation. Advantage 90: A minimum down payment of 10.1% is required to qualify for the Advantage 90 program. Owner-occupied, primary residence only.

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**Call me  
today for  
details!**

**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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