



# ADJUSTABLE RATE MORTGAGES (ARMS)

on FNMA & FHLMC Loans

## PROGRAM HIGHLIGHTS

### FNMA:

- Conforming and High Balance
- Purchase, Limited Cash-Out Refinance and Cash-Out Refinance
- Minimum 620 FICO on all ARMS transactions
- Max 95% LTV for Conforming and High Balance
- 5/6, 7/6 AND 10/6 SOFR ARM (Non-Standard Terms not allowed)
- 2025 Conforming Loans Limited Apply
- Minimum Loan Amount \$75,000

### FHLMC:

- Standard Conforming and Super Conforming
- Purchase, Limited Cash-Out Refinance and Cash-Out Refinance
- Minimum 620 FICO on all ARMS transactions
- Max 95% LTV
- 5/6, 7/6 AND 10/6 SOFR ARM (Non-Standard Terms not allowed)
- Minimum Loan Amount \$75,000
- Home Possible not eligible

Adjustable-Rate Mortgages (ARMS) could be the key to opening new doors. With competitive options available through both FNMA and FHLMC, ARMS gives you the opportunity to find the perfect fit.

*ARMS ineligible for Home Possible and HomeReady.*

