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Expand Your Reach With

ADJUSTABLE RATE MORTAGES (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 give you the opportunity to help more buyers find the perfect fit.

ARMS ineligible for Home Possible and HomeReady.

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