

# Switch to a Fixed-Rate Mortgage while rates are historically low.

## Still in an Adjustable-Rate Mortgage?

Today, you have the opportunity to convert your ARM to a Fixed-Rate Mortgage. The main reason you may want to do this is to lower your monthly mortgage payment.\* Additionally, you could avoid paying increased interest rates in the future by locking in a lower interest rate today.

## Benefits of a Fixed-Rate:

- The interest rate remains unchanged throughout the life of the loan.
- Protect yourself from sudden, potentially significant increases in mortgage payments if interest rates rise.



Contact me today  
to find out how!



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\* By refinancing your existing loan, total finance charges may be higher over the life of the loan.

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