

Products for clients who are looking to you for advice beyond the basics.

INTEREST ONLY MORTGAGES

Available in fixed or adjustable-rate programs

Loan amounts up to \$2,000,000

Considerably lower payment during the interest only period

ADJUSTABLE RATE MORTGAGES

3 years fixed
(then adjusts every year)

5 years fixed
(then adjusts every year)

7 years fixed
(then adjusts every year)

10 years fixed
(then adjusts every year)

HOME EQUITY LINES OF CREDIT

Reusable line

Eliminate the need for mortgage insurance and/or jumbo pricing

Clients who qualify can even use it to purchase another property

DOCUMENT COMBINATIONS

<u>Income</u>	<u>Asset</u>
Yes	Yes
No	No
No	Yes