



Apply Now

7/1 A.R.M with no P.M.I.

3.125% Rate

3.17% Annual*
Percentage
Rate

- FREE pre-approval
- \$150 closing cost credit**
- No points, low closing costs
- Loan Amounts up to \$450,000
- Maximum 90% L-T-V
- APR fixed for seven years
- Purchase or no cash out refinance
- Loan Serviced by Milford Federal

*APR based on \$100,000 @ 80% LTV. 84 monthly payments of \$4.29 per \$1,000 borrowed at initial rate on a 30 year term followed by 276 monthly payments of \$4.23 per \$1,000 borrowed, not including taxes and insurance. Payments are based on the current one year treasury index and a margin of 2.95%. Loan adjusts annually after 7th year, with 2% cap per adjustment, 6% lifetime cap. Available for 1 -2 family owner occupied primary residences. Offer subject to credit approval and property eligibility. Offering rate subject to change without notice. APR may increase after consummation. **Closing cost credit for first time home buyers and online purchase applications only. Other conditions affecting APR may apply.