

7/1 ARM No P.M.I. Adjustable Rate Mortgage



Rate

3.625%

No points

Annual Percentage Rate

4.47%*

- ▶ No Private Mortgage Insurance - Max 90% LTV
- ▶ Loans up to \$1 mil available at different rates
- ▶ Portfolio loan amounts up to \$500,000
- ▶ No points, low closing costs
- ▶ Loan Serviced by Milford Federal

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or call 508.634.2500.



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Established 1887



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*APR based on \$100,000 @ 80% LTV. 84 monthly payments of \$4.56 per \$1,000 borrowed at initial rate on a 30 year term followed by 276 monthly payments of \$5.27 per \$1,000 borrowed, not including taxes and insurance. Payments are based on the current one year treasury index and a margin of 3.325%. Loan adjusts annually after 7th year, with 2% cap per adjustment, 6% life-time cap. Available for 1-2 family owner occupied primary residence. Offer subject to credit approval and property eligibility. Offering rate subject to change without notice APR may increase after consummation. Other conditions affecting APR may apply. NMLS# 465956.

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