

## Adjustable Rate Mortgage

Rates are *effective* as of August 10, 2022

Rates are subject to change without notice.

### 3 Year ARM

<u>Initial Interest Rate</u>	<u>APR</u>	<u>Fully Indexed Rate</u>	<u>Months to First Rate Adjustment</u>
3.875%	5.340%	5.870%	36
	<u>Estimated Monthly Mortgage</u>		
<u>Payment Month(s)</u>	<u>Principal &amp; Interest Payment Range</u>		
1 - 36	\$470.24		
37 - 360	\$470 - \$826		

### 5 Year ARM

<u>Initial Interest Rate</u>	<u>APR</u>	<u>Fully Indexed Rate</u>	<u>Months to First Rate Adjustment</u>
4.125%	5.202%	5.870%	60
	<u>Estimated Monthly Mortgage</u>		
<u>Payment Month(s)</u>	<u>Principal &amp; Interest Payment Range</u>		
1 - 60	\$484.65		
31 - 360	\$485 - \$822		

### 7 Year ARM

<u>Initial Interest Rate</u>	<u>APR</u>	<u>Fully Indexed Rate</u>	<u>Months to First Rate Adjustment</u>
4.500%	5.123%	5.870%	84
	<u>Estimated Monthly Mortgage</u>		
<u>Payment Month(s)</u>	<u>Principal &amp; Interest Payment Range</u>		
1 - 84	\$506.69		
85 - 360	\$507 - \$827		

Maximum Lifetime Cap Over Original Rate is 6.00% for each loan product.

Initial Interest Rate: The interest rate that is fixed for an Adjustable Rate Mortgage is for a specified number of months at the beginning of the loan term. Fully Indexed Rate: The current index value plus the margin. Max Interest Rate: The maximum rate that may occur. Months to First Rate Adjustment: The period of time before your interest rate will adjust. The Adjustable Rate Mortgage may increase after consummation.

