

Variable Rate Mortgage 12

David L. Smith

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Revised and updated with rates that reflect today's real estate mortgage market, this pocket-size handbook presents quick-reference number charts that eliminate the need for calculation. As such, its tables are time-savers for business students, loan officers, and buyers seeking an adjustable rate mortgage. The tables are as follows: Monthly Payments, Payment Adjustments Resulting from Interest Rate Adjustments, Borrower's Worst Case Annual Percentage Rates, Borrowers Worst Case Monthly Payments, Annual Percentage Rates for First Year, Value of Below-Market Initial Rate, Annual Loan Balance Reduction, and Worst Case Annual Percentage Rate for Convertible Adjustable Rate Mortgages.

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Consumer Handbook on Adjustable-Rate Mortgages Barry Leonard,2007-10

Adjustable-rate mortgages (ARMs) are loans with interest rates that change. ARMs may start with lower monthly payments than fixed-rate mortgages, but your monthly payments could change & go up -- sometimes by a lot; they may not go down much, or at all -- even if interest rates go down; you could end up owing more money than you borrowed; & if you want to pay off your ARM early to avoid higher payments, you might have to pay a penalty. The handbook explains how ARMs work & discusses some of the issues that borrowers may face. It includes ways to reduce the risks & gives some pointers about advertising & other ways you can get info. from lenders. This handbook can help you ask the right questions & figure out whether an ARM is right for you. Illus.

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