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[Test]:A strategic tool for your "on-the-fence" buyers

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Improving Lives Through Homeownership



Hi Suzanne,

When rates fluctuate, the standard 30-year fixed isn't always the best tool for the job. To help your clients navigate today's inventory and stay within their budget, it's time to take a fresh look at the Adjustable-Rate Mortgage (ARM).

Think of an ARM not just as a loan, but as a strategy to help you close more deals.

Why this helps your business:

Boosts Buying Power: Lower initial rates help buyers qualify for more houses, potentially moving them into a higher price point.

Lowers Monthly Payments: By offering a lower "entry" rate, an ARM can make a monthly payment palatable for a buyer who is currently priced out.

Matches Modern Ownership: The average buyer stays in their home for 7–10 years. A 7/6 or 10/6 ARM provides fixed-rate stability for that entire window without the "premium" cost of a 30-year fixed.

Who is the ideal candidate?

The ARM is a perfect fit for short-term owners (relocators or "starter-home" buyers), rising professionals who expect their income to grow, or market-savvy clients who plan to refinance when the market dips.

Today's ARMs are built with strict caps to protect consumers, making them a safe, sophisticated alternative to traditional financing.

If you have a client struggling with affordability, let's run an ARM comparison for them. It might be exactly what they need to get off the sidelines and into a home.



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