



## IS YOUR INTEREST RATE TOO GOOD TO MOVE?

*The Pennsylvania Preferred Two Step Advantage may provide a comparably low interest rate and no adjustment for 15 years.<sup>1</sup>*

Potential home buyers who are considering a move but are hesitant to give up their low interest rate may have an opportunity to obtain a similarly low interest rate and move to a home that meets their current needs!

The Pennsylvania Preferred **Two Step Advantage** combines the best part of an adjustable rate mortgage (ARM) — typically lower interest rates — with stability similar to a fixed rate mortgage.

### Highlights of the Pennsylvania Preferred Two Step Advantage:

- ✓ Comparable, low interest rates<sup>2</sup>
- ✓ Amortized over 30 years to help keep payments lower than a standard 15 year fixed mortgage
- ✓ Rate is fixed for 15 years, then after a maximum of only 1 interest rate adjustment, rate is fixed for the remainder of the loan term
- ✓ Available on purchases and refinances with loan amounts above conforming loan limits, up to \$2 million
- ✓ Eligible for purchase or refinance of a primary residence or second home
- ✓ Available with as little as 20% down
- ✓ Simultaneous home equity line of credit, or HELOC, options may be available

Now may be the time to MOVE UP with the Pennsylvania Preferred **Two Step Advantage!**

1. Available on purchases and refinances up to \$2 million for 1-2 unit properties. Not available for applications without a property address (pre-purchase). Investment properties are not eligible. The initial rate is fixed for 15 years (180 months). When the rate adjusts, the new rate will be the lower of the index plus margin or loan cap. The rate will be equal to the note margin plus index, rounded to the nearest 0.125%, or adjustment cap of 6% above the borrower's initial rate, and no lower than the floor rate of 2%. Other restrictions may apply.

2. Interest rates may change daily. Consult a mortgage consultant for current rates.

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*Contact me to learn more  
about the Pennsylvania  
Preferred Two Step Advantage!*

*At Pennsylvania Preferred Mortgage,  
we pledge to provide superior service  
throughout the mortgage process to  
ensure a smooth home buying experience.*

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