



Traditions Residential Lending

www.traditionslending.com

Interest-Only ARM

More house made possible

Looking for a mortgage that offers lower monthly payments for a few years and allows you to qualify for the most home you can buy? Consider our Interest-Only Adjustable Rate Mortgage solutions.

If your dream home is just out of reach, our initial interest-only payment adjustable rate mortgage (IO-ARM) programs might just close the gap.

They offer three, five, seven or ten years of low, fixed payments that are interest only, which allows you to qualify for more house.

After the first three, five, seven or ten years, your loan will convert to a one-year ARM.* Imagine the beautiful homes you can now consider with this mortgage.

- ◆ **More home** — Interest-only may mean extra money that can go directly into buying more home.
- ◆ **Potential tax advantages** — Interest-only payments may be entirely tax deductible.**
- ◆ **Predictable payments** — Fixed, interest-only payments can make your financial planning much easier.



Tony Rodriguez, CPA

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Direct Line: 214-727-3287

Traditions Residential Lending
Mortgage Broker License # 62551
15851 Dallas Parkway Suite 600
Addison, Texas 75001

Phone: 972-899-0385
Fax: 972-899-0412

* Depending on your loan, you may have the option to convert to a fixed-rate loan.

** Consult your tax advisor and IRS Publication 936 (Home Mortgage Interest Deduction) regarding interest deductibility.

Credit is subject to approval. Normal credit standards apply. Certain restrictions apply. Programs, rates, terms and conditions are subject to change without notice.





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GET PRE-QUALIFIED IN 24 HOURS

To find out in as little as 24 hours if you are pre-qualified for a home loan, fill out the application below and fax it to (972) 899-0412, or call (214) 727-3287.

Last Name / First Name ▲

Phone Number ▲

Address ▲

City / State / Zip ▲

Social Security Number ▲

Signature ▲



EQUAL HOUSING LENDER

Authorization is hereby granted to Traditions Residential Lending and it's agents to obtain a standard factual data credit report through a credit reporting agency chosen by Traditions Residential Lending and it's agents.

My signature above authorizes the release to the credit reporting agency a copy of my credit application, and authorizes the credit reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, etc.). Authorization is further granted to the reporting agency to use a photostatic reproduction of this authorization if necessary to obtain any information regarding the above-mentioned information.

Any reproduction of this credit report authorization and release made by reliable means (for example, photocopy or facsimile) is considered an original.

• No Money Down

Let us chat with you about our special programs that can make it easy to get into your new home without any money down!

• Get a Custom Mortgage

At Traditions Residential Lending, we realize that your situation is unique. Your personal loan specialist will work with you to find a loan with terms and rates that best fit your needs.

• Skip a Payment

In some cases, your first mortgage will not be due for more than 30 days after you move into your new home. That's money you can use for other things!

• Credit Thumps OK!

At TRADITIONS RESIDENTIAL LENDING, you are more than a credit report. We've been in the business long enough to have seen every situation. We'll find a loan that is right for your needs!

• Lower Your Monthly Payments

When you refinance your home loan with TRADITIONS RESIDENTIAL LENDING, you can lower your monthly payments and unlock the equity in your home, putting money back in your pocket to pay off bills, make home improvements, and more.

• JUMBOS Are No Problem

We've closed loans in the millions for some of Texas' biggest executives. Give us a call today to see how we can get you into your castle for less!

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Rapid Pre-Qualification

