

## Your monthly payment will be based on an interest rate that is lower in the first 2 years.

## Year $1 \quad$ 2\% lower than actual rate

Year 2 1\% lower than actual rate

Year 3+
your payment will be based on note rate

## Contact me for more details!

## First Name

Title, Licensing Number
Phone Number
Email Address
Website
Additional Info or leave blank

