



ADJUSTABLE RATE MORTGAGE (ARM) DISCLOSURE WORKSHEET

Prepared by: Agent _____
Broker _____

Phone _____
Email _____

NOTE: This form is used by a buyer, owner or their agent when locating the most advantageous adjustable rate mortgage (ARM) financing available for funding the purchase or refinance of a property, to provide a checklist for conducting an interview with mortgage lenders and noting for comparison the terms they offer on an ARM.

DATE: _____, 20____, at _____, California.

Items left blank or unchecked are not applicable.

FACTS:

This ARM worksheet discloses the terms of a loan plan entitled: _____
from _____ (Lender) by _____ (Loan Officer)
for property referred to as: _____

INTEREST RATE:

1. The Note Rate of interest for this loan is comprised of a percentage figure from the selected rate index and the life-of-loan percentage margin agreed to. When the rate index figure changes prior to a scheduled adjustment in the note rate, the change will be reflected in an increase or decrease in the note rate on your loan.
2. The Note Rate is adjusted each _____ month(s) with the first adjustment _____
 - 2.1 Each Note Rate adjustment is unrestricted, or capped to increase no more than _____% or decrease no more than _____%.
 - 2.2 During the life of the loan, the interest rate will not exceed _____% (the Note Ceiling Rate) and will not be less than _____% on your loan.
3. The initial interest rate is _____% and is not based on a rate index figure or the lender's margin rate for this loan.
 - 3.1 The initial interest rate is in effect for a period of _____ month(s).
4. Note rate for this loan is calculated as follows: (index + margin = Note Rate)
 - 4.1 Rate index name _____
 - 4.2 Rate index percentage figure (current)..... _____%
 - 4.3 Percentage margin offered by lender (constant)..... (+) _____%
 - 4.4 Note Rate of interest (current)..... (=) _____%
 - 4.5 The Note Rate will be adjusted if a change occurs in the rate index figure (§4.2 above).

PAYMENT SCHEDULES:

5. Full amortization at all times during the life of the loan is a feature of this loan.
 - 5.1 The life of this loan is for a term of _____ years.
 - 5.2 Monthly payment due during the initial _____ month(s) of the loan will be \$_____.
 - 5.3 The amount of the monthly payment will be adjusted each _____ month(s) during the life of this loan.
 - 5.4 The first adjustment in the amount of the monthly payment will occur _____.
 - 5.5 The amount of the monthly payment at the Current Note Rate (§4.4 above) of _____% would be _____.
 - 5.6 The amount of the monthly payment at the Note Ceiling Rate (§2.2 above) of _____% would be _____.
 - 5.7 The amount of the monthly payment on a 15-year amortization payment schedule at the Note Ceiling Rate (§2.2 above) would be \$_____.
6. Interest only payments are a feature of this loan. This interest only payment schedule feature avoids any build-up in principal through negative amortization.
 - 6.1 The amount of the monthly payments on this loan will be adjusted each _____ month(s) during the _____ year life of the loan, with the first adjustment to occur _____.

Math Worksheet Mortgage Rates This Week

Abe Mizrahi, Michael Sullivan



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Table of Contents Math Worksheet Mortgage Rates This Week

1. Understanding the eBook Math Worksheet Mortgage Rates This Week
 - The Rise of Digital Reading Math Worksheet Mortgage Rates This Week
 - Advantages of eBooks Over Traditional Books
2. Identifying Math Worksheet Mortgage Rates This Week
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Math Worksheet Mortgage Rates This Week
 - User-Friendly Interface
4. Exploring eBook Recommendations from Math Worksheet Mortgage Rates This Week
 - Personalized Recommendations
 - Math Worksheet Mortgage Rates This Week User Reviews and Ratings
 - Math Worksheet Mortgage Rates This Week and Bestseller Lists

5. Accessing Math Worksheet Mortgage Rates This Week Free and Paid eBooks
 - Math Worksheet Mortgage Rates This Week Public Domain eBooks
 - Math Worksheet Mortgage Rates This Week eBook Subscription Services
 - Math Worksheet Mortgage Rates This Week Budget-Friendly Options
6. Navigating Math Worksheet Mortgage Rates This Week eBook Formats
 - ePub, PDF, MOBI, and More
 - Math Worksheet Mortgage Rates This Week Compatibility with Devices
 - Math Worksheet Mortgage Rates This Week Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Math Worksheet Mortgage Rates This Week
 - Highlighting and Note-Taking Math Worksheet Mortgage Rates This Week
 - Interactive Elements Math Worksheet Mortgage Rates This Week
8. Staying Engaged with Math Worksheet Mortgage Rates This Week
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Math Worksheet Mortgage Rates This Week
9. Balancing eBooks and Physical Books Math Worksheet Mortgage Rates This Week
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Math Worksheet Mortgage Rates This Week
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Math Worksheet Mortgage Rates This Week
 - Setting Reading Goals Math Worksheet Mortgage Rates This Week
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Math Worksheet Mortgage Rates This Week
 - Fact-Checking eBook Content of Math Worksheet Mortgage Rates This Week
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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