

**Wish You
Locked A Rate
From a Few
Months Ago?**



Turn Back The Clock With A
Graduated Payment Mortgage

- ✓ **30-Year Fixed Solution**
- ✓ **No Buydown Funds Required**
- ✓ **Lower Payments in the First 2-3 Years
Compared to Current Market Fully Indexed
Rates on Comparable Scenarios**

