

# 40-Year Mortgage

## 10 Years Interest-Only

### Benefits of a 40-Year Mortgage



Lower Monthly  
Payments for First  
10-Years



Fixed Rate For  
The Life Of The  
Loan



Longer Loan  
Term To Repay

- 40-Year Fixed Rate Term
  - Pay Interest-Only for First 10 Years of the Loan
  - Standard 30-Year Fixed Mortgage After IO Period
- LTV Up To 90%
- Borrow Up To \$5 Million
- Up To 50% DTI
- Non-Occupant Co-Borrowers OK
- Credit Scores as Low as 620
- Self-Employed Borrowers Allowed
- Primary Residences, Second Homes, and Investment Properties
- Can Pay Principal and Interest During Interest-Only Period

