



Rates as low as

1.00%*

Loan	Payment
\$200,000	\$643.28
300,000	964.92
400,000	1,286.56



What is a Pay Option ARM?

It is an adjustable rate mortgage that gives you the option of selecting how much to pay each month based on the options listed below and your financial goals.

Who Can Benefit From a Pay Option ARM?

- Self Employed and Commissioned Borrowers – adjust your monthly payment according to your monthly earnings.
- Borrowers With Consumer Debt – Lower home payments allow you to pay off higher interest rate debt.
- Move-Up Homebuyers – Low Start Rate and Interest Only option gives buyers more home purchasing power.

How Does it Work?

With the Pay Option ARM loan you have four payment options to select from each month. Each option has unique advantages and you select the best one for your needs.

1. Minimum Payment – The lowest payment option (includes interest and principal, if applicable). Frees up extra money and keeps monthly payments low.
2. Interest Only – Low payment option, keeps your monthly payment manageable while paying all accrued interest.
3. 30-Year Fully Amortizing Payment – Traditional loan payment designed to pay off both interest and principal in 30 years.
4. 15-Year Fully Amortizing Payment – Provides faster equity build up and substantial savings on interest. Designed to pay off both interest and principal in 15 years.

When can we start? Right away! Call me today and I will help you find the best loan option for your needs. Using innovative online technology, I can find the loan you need and provide a firm loan commitment you can depend on.



Vatche Saadjian

President/CEO

702-604-7075

vatche@valletwestmortgage.com

*Making minimum payments may result in your principal balance increasing over time (neg. amortization). Not all applicants may qualify.

