

# 8/1 ARM PRODUCT HIGHLIGHTS



- Outlet For Scenarios That Don't Fulfill Fannie/Freddie Criteria
- Lower Interest Rates than 30 Year Fixed
- Local Underwriting/Portfolio Loan/Service Locally
- Locked Interest Rate for 8 Years with 30 Year Amortization
- Available for New Construction, Renovation, Investment and 2nd Homes
- 1x Close Construction - 12 month I/O draw period converts to permanent financing
- Expedited Appraisals options available
- 80% Loan to Value



AMERICAN  
HERITAGE BANK

Call today for more information.

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