

GROW YOUR BUSINESS EVEN IN TODAY'S MARKET

LOAN OFFICERS

WHAT ARE YOU DOING TO BE COMPETITIVE IN THIS MARKET?

It all comes down to *what you have to offer* prospective home loan borrowers.

Growing your business in a down market is certainly possible, but it requires you to employ new solutions.

Interest rates are rising, home value appreciation is slowing, inflationary pressures are making consumers fearful. The result is, loan officers need to find new ways to appeal to today's borrowers.

The best way to do this is to convince consumers that this is *still a good time to buy a new home*.

You can do that if you show them:

- (a) that buying a new home can be affordable
- (b) that it will only get more expensive if they wait

One of the best counters to rising interest rates is the Adjustable Rate Mortgage. ARMs are still viewed with suspicion by some and few prospective borrowers really understand them.

These handouts will help you describe the benefits to your clients.

WHAT IS AN ADJUSTABLE RATE MORTGAGE?



ARMS ARE MAKING A COME BACK

AND HERE'S WHY:

A **lower** initial interest rate.

For consumers who want to buy but will **only be in the home for 5 to 15 years**, an ARM loan can make sense.

ARMS are also a good option for **new home buyers** who know their incomes will be increasing in the future.

What exactly is an ARM loan?

ARM stands for adjustable-rate mortgage and they are a great choice for Homebuyers in today's higher interest rate environment. Many people are choosing ARMS over fixed-rate mortgages because of the benefit of an initial lower interest rate, especially if they are not planning in being in their home forever.

With an ARM, the initial interest rate is fixed for a period of time, usually several years, and that varies by ARM type. The shorter the time frame, generally the lower the interest rate will be. After that, the interest rate resets periodically based on a benchmark or index, plus a margin.

But wait! Aren't these the loans that got everyone in trouble in the past? No.

Today's ARM loans are significantly different from those from the past. They are safe for both the industry and the borrower and have strict lifetime caps that are more regulated than they were before.

You'll still want competent advice and I'm standing by to support you. I can explain your ARM options and show you how affordable a new home can be now. It's an option that more new home owners are considering and ARMS are making it possible for them to buy a bigger home, even in today's market.

Contact me today for a free consultation and find out why now is the best time to move forward on your plans to buy a new home.

FACTS ABOUT ARMS



IS AN ARM THE RIGHT CHOICE FOR YOU?

THERE ARE MANY
REASONS AN ARM
MAY BE A BETTER
FIT FOR YOU
OVER A FIXED-
RATE MORTGAGE
PROGRAM.

ARMs are affordable for short-term homeowners

For those who plan to be in a home for only a shorter timespan, ARMs may be a more affordable option, since the initial fixed period of an ARM has a lower interest rate than many fixed-rate programs.

ARMs are affordable for those with future resources

Those that expect to have their resources significantly increase and plan to refinance or pay off the mortgage within a shorter time span also may benefit from an ARM's initial lower fixed rate period, as there are no pre-payment penalties.

ARMs are a good option for first-time homebuyers

ARMs are a great option for first-time homebuyers who want to quit renting. The lower interest rate in the initial fixed period is a great way to get started, especially for buyers who believe their income will increase in the next 5-15 years.

ARMs are well-regulated and safe

ARMs are regularly amortized, there are no pre-payment penalties, and interest rates can only fluctuate within a predetermined span. These programs have strict lifetime caps, and are well-regulated.

Being a top-producing Loan Officer isn't easy, or everyone would do it! But while it may be difficult to execute, it's not complicated to understand:

You'll close more deals and get more referrals by forming strong relationships, making important phone calls, and building trust.

If you use the right system to support these goals, every single step of the process becomes easier. Make this the year of the phone -- and crush your competition.

DISCOVER HOW USHERPA CAN...

- Make You More Effective On The Phone
- Build Better Relationships With Your Referral Partners
- Help You Close More Deals With Less Effort

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