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Loan Programs

[Fixed Rate Mortgages \(FRM\)](#)

The most common type of loan option, the traditional fixed-rate mortgage includes monthly principal and interest payments which never change during the loan's lifetime.

[Adjustable Rate Mortgages \(ARM\)](#)

Adjustable-rate mortgages include interest payments which shift during the loan's term, depending on current market conditions. Typically, these loans carry a fixed-interest rate for a set period of time before adjusting.

[Hybrid ARMs \(3/1 ARM, 5/1 ARM, 7/1 ARM, 10/1 ARM\)](#)

Hybrid ARM mortgages combine features of both fixed-rate and adjustable rate mortgages and are also known as fixed-period ARMs.

[Interest Only Mortgages](#)

Interest only mortgages are home loans in which borrowers make monthly payments solely toward the interest accruing on the loan, rather than the principle, for a specified period of time.

[Components of an ARM](#)

Prior to choosing a home loan, you should know the advantages and risks of adjustable-rate mortgages to make an informed, prudent decision.

[Commonly Used Indexes for ARMs](#)

This article includes a list of the most commonly used indexes by ARM lenders that affect ARM mortgage rates.

Click here to start the [preapproval process](#)