



ADJUSTABLE RATE MORTGAGE (ARM) DISCLOSURE WORKSHEET

Prepared by: Agent _____
Broker _____

Phone _____
Email _____

NOTE: This form is used by a buyer, owner or their agent when locating the most advantageous adjustable rate mortgage (ARM) financing available for funding the purchase or refinance of a property, to provide a checklist for conducting an interview with mortgage lenders and noting for comparison the terms they offer on an ARM.

DATE: _____, 20____, at _____, California.

Items left blank or unchecked are not applicable.

FACTS:

This ARM worksheet discloses the terms of a loan plan entitled: _____
from _____ (Lender) by _____ (Loan Officer)
for property referred to as: _____

INTEREST RATE:

1. The Note Rate of interest for this loan is comprised of a percentage figure from the selected rate index and the life-of-loan percentage margin agreed to. When the rate index figure changes prior to a scheduled adjustment in the note rate, the change will be reflected in an increase or decrease in the note rate on your loan.
2. The Note Rate is adjusted each _____ month(s) with the first adjustment _____
 - 2.1 Each Note Rate adjustment is ☐ unrestricted, or ☐ capped to increase no more than _____% or decrease no more than _____%.
 - 2.2 During the life of the loan, the interest rate will not exceed _____% (the Note Ceiling Rate) and will not be less than _____% on your loan.
3. The initial interest rate is _____% and is not based on a rate index figure or the lender's margin rate for this loan.
 - 3.1 The initial interest rate is in effect for a period of _____ month(s).
4. *Note rate for this loan is calculated as follows: (index + margin = Note Rate)*
 - 4.1 Rate index name _____
 - 4.2 Rate index percentage figure (current) _____%
 - 4.3 Percentage margin offered by lender (constant) _____(+)%
 - 4.4 **Note Rate** of interest (current) _____(=)%
 - 4.5 The Note Rate will be adjusted if a change occurs in the rate index figure (§4.2 above).

PAYMENT SCHEDULES:

5. ☐ Full amortization at all times during the life of the loan is a feature of this loan.
 - 5.1 The life of this loan is for a term of _____ years.
 - 5.2 Monthly payment due during the initial _____ month(s) of the loan will be \$_____.
 - 5.3 The amount of the monthly payment will be adjusted each _____ month(s) during the life of this loan.
 - 5.4 The first adjustment in the amount of the monthly payment will occur _____.
 - 5.5 The amount of the monthly payment at the Current Note Rate (§4.4 above) of _____% would be _____.
 - 5.6 The amount of the monthly payment at the Note Ceiling Rate (§2.2 above) of _____% would be _____.
 - 5.7 The amount of the monthly payment on a 15-year amortization payment schedule at the Note Ceiling Rate (§2.2 above) would be \$_____.
6. ☐ Interest only payments are a feature of this loan. This interest only payment schedule feature avoids any build-up in principal through negative amortization.
 - 6.1 The amount of the monthly payments on this loan will be adjusted each _____ month(s) during the _____ year life of the loan, with the first adjustment to occur _____.

Math Worksheet Mortgage Rates This Week

Kevin Smith



Math Worksheet Mortgage Rates This Week:

Common Sense Mathematics: Second Edition Ethan D. Bolker, Maura B. Mast, 2021-01-21 Ten years from now what do you want or expect your students to remember from your course We realized that in ten years what matters will be how students approach a problem using the tools they carry with them common sense and common knowledge not the particular mathematics we chose for the curriculum Using our text students work regularly with real data in moderately complex everyday contexts using mathematics as a tool and common sense as a guide The focus is on problems suggested by the news of the day and topics that matter to students like inflation credit card debt and loans We use search engines calculators and spreadsheet programs as tools to reduce drudgery explore patterns and get information Technology is an integral part of today's world this text helps students use it thoughtfully and wisely This second edition contains revised chapters and additional sections updated examples and exercises and complete rewrites of critical material based on feedback from students and teachers who have used this text Our focus remains the same to help students to think carefully and critically about numerical information in everyday contexts

Maths Handbook and Study Guide Grade 8 Kevin Smith, 2016-01-01 A comprehensive Maths Text Book and Reference Book that covers everything in one book Notes and explanations in front of the book and Exercises with full worked through solutions at the back of the book Practical and user friendly simple visual and logical Colour coded for easy understanding recall and application CAPS Compliant

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manual illustrates key topics through the use of Microsoft Excel Explanations of Excel instructions and formulas reinforce the underlying mathematical concepts The author encourages students to be active learners asking them to verbalize and verify the mathematical concepts behind spreadsheet results *Standard & Poor's Creditweek* ,2007 PC Magazine ,1990

The book delves into Math Worksheet Mortgage Rates This Week. Math Worksheet Mortgage Rates This Week is an essential topic that needs to be grasped by everyone, from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Math Worksheet Mortgage Rates This Week, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:

- Chapter 1: Introduction to Math Worksheet Mortgage Rates This Week
- Chapter 2: Essential Elements of Math Worksheet Mortgage Rates This Week
- Chapter 3: Math Worksheet Mortgage Rates This Week in Everyday Life
- Chapter 4: Math Worksheet Mortgage Rates This Week in Specific Contexts
- Chapter 5: Conclusion

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6. In chapter 5, the author will draw a conclusion about Math Worksheet Mortgage Rates This Week. This chapter will summarize the key points that have been discussed throughout the book.

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