

SAMPLE



# What to Do When your ARM is Due

If your adjustable rate mortgage (ARM) is coming due for adjustment, you have three basic options:

- Refinance into a fixed-rate 30-year (or shorter term) mortgage.
- Refinance into a new ARM that has terms better for your situation.
- Stay with the ARM you have now and take the rate adjustment.

Talk to the people at your credit union, whether for loan advice or help with affording your mortgage. We want to keep you in your home.