



JOHN MARSHALL BANK

6/5 ARM WITH BANKING RELATIONSHIP¹

3.59%

RATE

4.33%

APR

Change Can Be Good With Our Adjustable Rate Mortgage

If you need a mortgage on your primary or secondary residence, John Marshall Bank is offering flexible 6/5 ARM options. You will start with a low fixed-rate for the first six years, after which, your rate changes every five years based on the current five-year U.S. Treasury rate at the time, plus a 2.50% margin.

- Available for owner-occupied primary or secondary residence
- 30-year term with principal and interest payments
- The rate is adjusted every five years after the initial six-year fixed term
- Unlike traditional ARM products, our rates are not based on loan amount
- Up to 85% LTV for purchases; 80% LTV for refinances (see LTV chart below)

Take advantage of our competitively low rates today!

6/5 Adjustable Rate Mortgage			
Amount \$200,000.00			
Month	Rate	APR	Payment ²
First 72	3.59%	4.33%	\$908.16
Next 60	4.81%	4.85%	\$1,050.54

Loan to Value (LTV)		
Purchase	Refinance	Second Home
<= 85% LTV/CLTV up to \$750,000	<= 80% LTV/CLTV up to \$1,000,000	<= 75% LTV/CLTV up to \$750,000
<= 80% LTV/CLTV up to \$1,500,000	<= 75% LTV/CLTV up to \$1,500,000	<= 70% LTV/CLTV up to \$1,500,000
<= 70% LTV/CLTV up to \$2,000,000	<= 65% LTV/CLTV up to \$2,000,000	<= 60% LTV/CLTV up to \$2,000,000

¹ Auto debit from a John Marshall Bank checking account opened prior to closing. 3.79% Rate/4.41% APR without a banking relationship.

² The example chart reflects payments on a \$200,000 loan and do not include taxes or insurance; actual payments may be greater. Since the value of the index in the future is unknown, the chart above reflects the payment amounts plus margin (fully indexed rate) as of the effective date of April 11, 2019. This offer is for a limited time and subject to change without notice. This product is available for purchases and refinances. The rate is fixed for the first six years, after which, your rate changes every five years based on the current five year US Treasury rate at the time, plus a 2.50% margin. The APR may be increased after the loan is closed. This product is for owner-occupied primary or secondary residence in the Virginia counties of Arlington, Fairfax, Fauquier, Loudoun and Prince William, Washington, DC and the Maryland counties of Montgomery and Prince George's. Interest paid on this ARM may be tax deductible. Consult your tax advisor. The applicant is responsible for the following fees and costs at the time of closing; appraisal fee, tax service fee, settlement fees, title fees, transfer tax fees, flood cert fee, recording fee, homeowners insurance, survey if required, and interest due until first payment. This is not intended to be an all-inclusive list, other costs may be included due to specific loan circumstances. Other restrictions may apply. Investment properties are not eligible for this product. Contact the John Marshall Bank consumer mortgage consultant for any applicable additional restrictions and details about your loan. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



**CONTACT US TODAY
FOR YOUR 6/5 ARM**
JohnMarshallBank.com

Lori Childers
SVP, Consumer Lending
NMLS 527486
703.289.5976
lchilders@johnmarshallbank.com
consumerlending@johnmarshallbank.com

