

# Adjustable Mortgage Features Summary

Date: [Insert Date]

Dear [Borrower's Name],

We appreciate your interest in our adjustable mortgage products. Below is a summary of the features and details relevant to your mortgage options.

## Mortgage Details

- Loan Amount: \$[Insert Amount]
- Interest Rate: [Insert Initial Rate]% (adjustable)
- Adjustment Period: [Insert Adjustment Frequency] (e.g., Annually, Semi-Annually)
- Loan Term: [Insert Term] years

## Adjustment Features

- Index: [Insert Index Information]
- Margin: [Insert Margin]% added to the index rate
- Rate Caps: [Insert Initial and Periodic Rate Cap Details]

## Additional Information

Prepayment Penalty: [Yes/No]

Contact Us: For any questions, feel free to reach us at [Insert Contact Information].

Thank you for considering [Your Company's Name] for your mortgage needs.

Sincerely,

[Your Name]

[Your Title]

[Your Company's Name]