# **Adjustable Rate Mortgage Loan Information**

Date: [Insert Date]

Dear [Borrower's Name],

We are pleased to provide you with information regarding your Adjustable Rate Mortgage (ARM) loan. Please find below the important details pertinent to your mortgage:

#### **Loan Details**

- Loan Amount: \$[Insert Loan Amount]
- Interest Rate: [Insert Initial Interest Rate]% (adjusts every [Insert Adjustment Period])
- Loan Term: [Insert Loan Term] years

# **Adjustment Information**

Your interest rate is subject to change after the initial fixed-rate period. Below are the specifics:

- Adjustment Index: [Insert Index]
- Margin: [Insert Margin]%
- Rate Caps: [Insert Rate Caps]

## **Monthly Payments**

Your initial monthly payment is \$[Insert Monthly Payment]. Please note that payments may change after each adjustment.

## **Important Considerations**

We recommend that you regularly review your loan documents and stay informed of market conditions that may affect your interest rate.

If you have any questions or require further assistance, please do not hesitate to contact us.

Sincerely,

[Your Name]

[Your Title]

[Your Company]

[Your Contact Information]