

# Adjustable Rate Loan Disclosure Information

Date: [Insert Date]

Borrower's Name: [Insert Borrower's Name]

Borrower's Address: [Insert Borrower's Address]

## Loan Details

Loan Amount: [Insert Loan Amount]

Loan Type: Adjustable Rate Mortgage

Initial Interest Rate: [Insert Initial Rate]% for [Insert Initial Period] years

## Interest Rate Adjustments

The interest rate on your loan will be adjusted based on the [Insert Index] and the following margins:

- Adjustment Frequency: [Insert Frequency]
- Lifetime Cap: [Insert Cap]% above the initial rate
- Periodic Cap: [Insert Cap]% per adjustment

## Payment Information

Your monthly payment will change at each adjustment period based on current interest rates. Your estimated monthly payment during the initial period will be: [Insert Monthly Payment].

## Important Considerations

Be aware that payments may increase significantly after the initial fixed-rate period. Review your loan documents carefully and contact us if you have any questions.

## Contact Information

For further inquiries, please contact:

[Insert Lender's Name]

[Insert Lender's Phone Number]

[Insert Lender's Email Address]

Sincerely,

[Insert Your Name]

[Insert Your Title]

[Insert Company Name]