



The loans to get you home.

When it comes to purchasing a home, financing can make all the difference. That's why we offer so many unique loan programs that can help you get the most out of your payment. So instead of dreaming about the perfect home, you'll actually be living in it. There's no mystery to it, just straight-forward financing options and great service from start to finish. We'll even pre-qualify you, so you'll know how much home you can afford right from the beginning. To get things started, we'll simply need to know:

- The monthly payment you're comfortable with.
- Your financial outlook — for instance, are you just starting to climb the corporate ladder or are you planning to retire soon?
- How long you plan to own your new home.

You'd be perfect for each other.

We can tailor a loan for practically any situation. Here are just a few that we offer:

Fixed-Rate Mortgages

No surprises here. Your principal and interest payments remain the same for the duration of the loan, although property taxes and insurance costs may increase. This loan is a good option for people who want the stability of a payment that won't change.

Adjustable-Rate Mortgages (ARMs)

ARMs generally offer lower interest rates than comparable fixed-rate mortgages and that can increase your purchasing power. With an ARM, your interest rate and payment can go up or down. ARMs make a lot of sense if you plan to move to another home or refinance in the next several years. That way, you can take advantage of the lower

initial rates and payments at the early part of the loan before you see any significant increases. Of course, you'll need to be comfortable with the idea that at set times your payment can change. Your loan counselor will review all of the details with you, so you'll know when to expect a possible change and understand how high your payment could go.

Interest-Only Mortgages

It's just what it sounds like. With this loan, you only pay the interest portion of your mortgage. There are two main benefits to this type of loan:

- Your mortgage payment will be lower.
- The money you would have paid toward the principal can now be invested elsewhere.

When considering an interest-only loan, it's important to understand that your monthly payments won't build equity.

\$0 Down Payment Mortgages

Don't believe that old "20% down" myth. With \$0 down programs you can buy a home with no down payment. That can certainly accelerate your purchase plans. Of course, you'll still need to pay your closing costs and other related fees.

VA and FHA Mortgages

There are a number of government-insured loans that can get you into a home for substantially less than you might expect. Ask your Ryland Homes sales counselor for details on these programs.