

Adjustable- vs Fixed-Rate Mortgage

Adjustable-Rate

- You want a **lower initial monthly payment** and don't mind a variable interest rate
- You're **planning to move or sell your home** after a few years
- You're **planning to repay** your loan in a **short amount of time**
- You expect interest rates to **remain stable or decline**

Fixed-Rate

- **Higher monthly mortgage payment** initially
- Interest rate fixed **for the term of the mortgage**, usually 30 years
- **Planning to stay** in the house for the foreseeable future
- Want to **stretch payments** over a longer term
- You expect interest rates to **keep on rising**

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Sanjiv Jaggia

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the author's name.

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for future studies Additionally multivariable functions are interspersed throughout the text presented alongside their single variable counterparts This text provides a fresh take on these ideas that is ideal for the modern student

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