



## ADJUSTABLE RATE MORTGAGE (ARM) DISCLOSURE WORKSHEET

Prepared by: Agent \_\_\_\_\_  
Broker \_\_\_\_\_

Phone \_\_\_\_\_  
Email \_\_\_\_\_

**NOTE:** This form is used by a buyer, owner or their agent when locating the most advantageous adjustable rate mortgage (ARM) financing available for funding the purchase or refinance of a property, to provide a checklist for conducting an interview with mortgage lenders and noting for comparison the terms they offer on an ARM.

**DATE:** \_\_\_\_\_, 20\_\_\_\_\_, at \_\_\_\_\_, California.

Items left blank or unchecked are not applicable.

### FACTS:

This ARM worksheet discloses the terms of a loan plan entitled: \_\_\_\_\_  
from \_\_\_\_\_ (Lender) by \_\_\_\_\_ (Loan Officer)  
for property referred to as: \_\_\_\_\_

### INTEREST RATE:

1. The Note Rate of interest for this loan is comprised of a percentage figure from the selected rate index and the life-of-loan percentage margin agreed to. When the rate index figure changes prior to a scheduled adjustment in the note rate, the change will be reflected in an increase or decrease in the note rate on your loan.
2. The Note Rate is adjusted each \_\_\_\_\_ month(s) with the first adjustment \_\_\_\_\_.
  - 2.1 Each Note Rate adjustment is  unrestricted, or  capped to increase no more than \_\_\_\_\_% or decrease no more than \_\_\_\_\_%.
  - 2.2 During the life of the loan, the interest rate will not exceed \_\_\_\_\_% (the Note Ceiling Rate) and will not be less than \_\_\_\_\_% on your loan.
3. The initial interest rate is \_\_\_\_\_% and is not based on a rate index figure or the lender's margin rate for this loan.
  - 3.1 The initial interest rate is in effect for a period of \_\_\_\_\_ month(s).
4. Note rate for this loan is calculated as follows: (index + margin = Note Rate)
  - 4.1 Rate index name: \_\_\_\_\_
  - 4.2 Rate index percentage figure (current): \_\_\_\_\_%
  - 4.3 Percentage margin offered by lender (constant): \_\_\_\_\_ (+) \_\_\_\_\_%
  - 4.4 Note Rate of interest (current): \_\_\_\_\_ (=) \_\_\_\_\_%
  - 4.5 The Note Rate will be adjusted if a change occurs in the rate index figure (§4.2 above).

### PAYMENT SCHEDULES:

5.  Full amortization at all times during the life of the loan is a feature of this loan.
  - 5.1 The life of this loan is for a term of \_\_\_\_\_ years.
  - 5.2 Monthly payment due during the initial \_\_\_\_\_ month(s) of the loan will be \$\_\_\_\_\_.
  - 5.3 The amount of the monthly payment will be adjusted each \_\_\_\_\_ month(s) during the life of this loan.
  - 5.4 The first adjustment in the amount of the monthly payment will occur \_\_\_\_\_.
  - 5.5 The amount of the monthly payment at the Current Note Rate (§4.4 above) of \_\_\_\_\_% would be \_\_\_\_\_.
  - 5.6 The amount of the monthly payment at the Note Ceiling Rate (§2.2 above) of \_\_\_\_\_% would be \_\_\_\_\_.
  - 5.7 The amount of the monthly payment on a 15-year amortization payment schedule at the Note Ceiling Rate (§2.2 above) would be \$\_\_\_\_\_.
6.  Interest only payments are a feature of this loan. This interest only payment schedule feature avoids any build-up in principal through negative amortization.
  - 6.1 The amount of the monthly payments on this loan will be adjusted each \_\_\_\_\_ month(s) during the \_\_\_\_\_ year life of the loan, with the first adjustment to occur \_\_\_\_\_.

# Mortgage Rates Math Worksheet This Week

**Wenbin Ji**

## **Mortgage Rates Math Worksheet This Week:**

**Principles of Mathematical Economics II** Shapoor Vali,2015-02-25 This manual provides solutions to approximately 500 problems appeared in various chapters of the text Principles of Mathematical Economics In some cases a detailed solution with the additional discussion is provided At the end of each chapter new sets of exercises are given *Investing in Mortgage Securities* Laurence G. Taff,2002-09-27 Providing the expertise of an internal business consultant to one of the largest issuers of mortgage securities Investing in Mortgage Securities serves as a high level introduction to mortgage securities presented within the framework of fixed income securities It presents institutional investors portfolio managers traders and sophisticated in *Personal Finance* Vickie L. Bajtelsmit,2024-04-02 Personal Finance 3rd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtelsmit Personal Finance engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics such as student debt housing fintech and AI students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life *Applied Finite Mathematics* Alan Hoenig,1995 This text provides balanced and comprehensive coverage of the maths topics that business economics life and social science majors need to know The author employs traditional maths methods and interesting applications to show the relationships among topics Clear expositions of the topics combined with continuous skill practice makes this text stand out from the competition The text utilizes interesting introductions realistic and applied problems and graphical representations of mathematical concepts *Credit Card and Debt Management* Scott Bilker,1996 Which credit card is REALLY offering the best deal How do you refinance debt using existing credit cards Why is it sometimes better to use credit cards instead of a home equity loan How long will it take to pay back ALL your debt The answers to these and many more questions are contained in this powerful guide to consumer credit management Using numerous real life examples the reader is shown how to lower monthly payments save money on finance charges and reduce the interest rates of loans By applying these valuable strategies it is possible to save thousands of dollars *Mathematical Modeling for Business Analytics* William Fox,2017-12-15 Mathematical Modeling for Business Analytics is written for decision makers at all levels This book presents the latest tools and techniques available to help in the decision process The interpretation and explanation of the results are crucial to understanding the strengths and limitations of modeling This book emphasizes and focuses on the aspects of constructing a useful model formulation as well as building the skills required for decision analysis The book also focuses on sensitivity analysis The author encourages readers to formally think about solving problems by using a thorough process Many scenarios and illustrative examples are provided to help solve problems Each chapter is also

comprehensively arranged so that readers gain an in depth understanding of the subject which includes introductions background information and analysis Both undergraduate and graduate students taking methods courses in methods and discrete mathematical modeling courses will greatly benefit from using this book Boasts many illustrative examples to help solve problems Provides many solutions for each chapter Emphasizes model formulation and helps create model building skills for decision analysis Provides the tools to support analysis and interpretation    **Mathematics** Abe Mizrahi,Michael Sullivan,2000 *Making Math Relevant to the Real World* The seventh edition lives up to its reputation as a clearly written comprehensive finite mathematics and calculus text Students will find a greater emphasis on real world applications from the fields of business and social sciences making the material relevant to their studies From the increased use of boxed formulas to informative explanations of examples Mizrahi and Sullivan make this edition even more accessible to students Hallmark Features The comprehensive and readable coverage has received praise through six editions The text is flexibly organized A flowchart in the preface shows instructors how to sequence chapters to meet specific needs Well graded exercise sets at the end of each section help students gain a better understanding of the material End of chapter study questions for review include true false and fill in the blank questions with answers An abundance of realistic examples are provided that gradually increase in difficulty to develop conceptual understanding Mathematical questions from CPA CMA and actuary exams show students the relevance of the material Also available by Mizrahi and Sullivan *Finite Mathematics An Applied Approach* 8 E 0 471 32202 4    *The Wall Street Journal* ,2004    **Friends' Weekly Intelligencer** ,1892    *The School Weekly* ,1906

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## **Mortgage Rates Math Worksheet This Week** Book Review: Unveiling the Magic of Language

In an electronic era where connections and knowledge reign supreme, the enchanting power of language has been more apparent than ever. Its capability to stir emotions, provoke thought, and instigate transformation is really remarkable. This extraordinary book, aptly titled "**Mortgage Rates Math Worksheet This Week**," written by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we shall delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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