

## Fixed Rate Mortgages

**Your interest rate stays the same for the life of the loan, providing stable, fixed payments.**

- Fixed rate mortgages are easy to understand, and the most popular choice for homebuyers.
- You get a stable interest rate and mortgage payments for the life of your loan.
- There are many different kinds of fixed rate mortgages, such as interest only, jumbo, construction, etc.

### Why choose a fixed rate mortgage:

- This is your best choice if your priority is having stable, predictable mortgage payments.
- If you plan on staying in the home for a long period of time without refinancing (over 10 years), you may pay less overall with a fixed rate mortgage even though the initial interest rate may be slightly higher.
- Before making a decision on any loan type, talk to one of our mortgage representatives to make sure you're getting the best financing option for your needs.



**Marty & Linda Soller**  
Premier Agent

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### We will help get you into your home in four easy steps.

Our Four to the Door® mortgage program gives you a guaranteed same-day loan decision and a guaranteed closing on the day you request.\* No one works harder or does more to put you in the house you want.

**Questions?** With professional assistance, a wealth of options and a same-day loan decision, calling one of our mortgage representatives is the easiest way to get the answers you need.

**(866) 838-0862**  
toll-free



**Four to the door®**  
The four-step mortgage program†



\*Mortgage loans are subject to qualification, receipt of satisfactory appraisal and verification of income, asset and debt information provided by the customer. †Approved, conventional, purchase loans only. Closing date to be mutually agreed upon between customer and us, and customer must provide all required documentation. Timely request for adjustment under guarantee is required. Coldwell Banker Home Loans, 3000 Leadenthall Rd., 3rd Floor, Mt. Laurel, NJ 08054. Arizona Residential Mortgage Licensee #BK 0907265; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Georgia Residential Mortgage Licensee #20292; Illinois Residential Mortgage Licensee # MB6759357; 310 South Michigan Ave., Suite 2130, Chicago, IL 60604; 312-793-1409; Massachusetts Licensed Mortgage Lender and Mortgage Broker #MC 4134; Minnesota - This is not an offer to enter an interest rate lock-in agreement; Licensed by The New Jersey Department of Banking and Insurance; Licensed Mortgage Banker - NYS Banking Department; Licensed by the New Hampshire Banking Department; Licensed First Mortgage Banker by Pennsylvania Department of Banking; Rhode Island Licensed Lender; Licensed by the Virginia State Corporation Commission, Lic. No. MLB-1197. In Massachusetts, mortgage financing provided by Coldwell Banker Home Loans, LLC. Coldwell Banker® is a registered trademark licensed to Coldwell Banker Real Estate Corporation. Equal Housing Lender.

