

# Funding Your Dreams



**smart ARM**  
LOAN PROGRAM

**\*Only 5% Down  
Up to \$750,000  
NO MI**



**Adjustable Rate Mortgage program for primary residences. Qualify at the start rate plus NO Mortgage Insurance equals more buying power. Local in-house underwriters providing excellent and timely customer service.**

- 5/5 or 10/5 ARM products, with fixed rate for first 5 or 10 years
- **NO** Mortgage Insurance (MI) up to 95% LTV
- Available for Purchase, Refinance (Rate/Term or Cash Out)
- Owner Occupied and 2nd Home

\*The above are general guidelines. Additional restrictions and loan qualifications apply. Tidewater Home Funding reserves the right to discontinue loan programs at any time. Please call for more details.



**Preferred lender finance options by...**  
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