Watermark

HOME FINANCING

Looking for a Lower Starting Rate?



Explore Adjustable-Rate Mortgage Options

An adjustable-rate mortgage (ARM) could give you a lower starting rate and more room in your budget. Your rate stays fixed for the first several years, then can adjust up or down at scheduled intervals based on market conditions.

Here's what that could mean for you:

More room in your budget:

A lower starting rate could mean a lower monthly mortgage payment during the initial period.

A steady start:

Your interest rate stays the same through the initial fixed-rate period.

More ways to find your fit:

Explore conventional, FHA and VA ARM options with someone who can help you understand the differences.

Ready to Compare Your Options? Let's Chat.



Kevin O'Neil

Branch Manager | NMLS#:681611

O: 757-320-4975 M: 757-289-4291

KONeil@Annie-Mac.com

kevinoneil.ovmfinancial.com

OVM | with AnnieMac Home Mortgage NMLS#338923

EQUAL HOUSING OPPORTUNITY

© 2026 American Neighborhood Mortgage Acceptance Company LLC (dba AnnieMac Home Mortgage, OVM with AnnieMac Home Mortgage). Lender NMLS ID# 338923 (www.nmlsconsumeraccess.org). For complete and current licensing information, visit www.annie-mac.com/licensing or NMLS Consumer Access. Arizona Mortgage Banker License. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Licensed by the Delaware State Bank Commissioner. Georgia Residential Mortgage Licensee. Massachusetts Lender License. Licensed by the N.J. Department of Banking and Insurance. Licensed Mortgage Banker-NYS Department of Financial Services. Rhode Island Lender License.