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5/1 ARM - 5 Year Adjustable Rate Mortgage (5/1 Adjustable ...

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How Much Can An Adjustable Rate Mortgage Go Up ...

5/1 Adjustable Rate Mortgage. 5/1 ARM - the rate is fixed for a period of 5 years after which in the 6th year the loan becomes an adjustable rate mortgage (ARM). The adjustable rate is either tied to the 1-year treasury index or to the one-year London Interbank Offered Rate ("LIBOR"), and is added to a pre-determined margin (usually between 2.25-3.0%) to arrive at your new monthly rate.

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An Adjustable Rate Mortgage (ARM) is simply a mortgage that offers a lower fixed rate for 1, 3, 5, 7, or 10 years, and then adjusts to a higher or flat rate after the initial fixed rate is over, depending on the bond market. I take out 5/1 ARMs because five years is the sweet spot for a low interest rate and duration security.

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Are you trying to decide between a 30-year fixed rate mortgage loan or an adjustable rate mortgage (ARM)? With mortgage rates so low, it's hard to go wrong. However, it is my opinion that a 30-year fixed mortgage loan is a suboptimal mortgage that will cost you extra money. After taking out multiple mortgage types since 2003, getting an adjustable rate mortgage is cheaper and will save you ...

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