



# Expand Your Reach With ADJUSTABLE RATE MORTGAGES (ARMS)

## on FNMA & FHLMC Loans

### PROGRAM HIGHLIGHTS:

#### FNMA:

- Conforming and High Balance
- Purchase, Limited Cash Out Refinance & Cash-Out Refinance
- Minimum 620 FICO on all ARMS transactions
- Max 95% LTV for Conforming and High Balance
- 5/6, 7/6 AND 10/6 SOFR ARM (Non-Standard Terms not allowed)
- 2025 Conforming Loan Limits Apply
- Minimum Loan Amounts \$75,000

#### FHLMC:

- Standard Conforming and Super Conforming
- Purchase, Limited Cash Out Refinance and Cash Out Refinance
- Minimum 620 FICO on all ARMS transactions
- Max 95% LTV
- 5/6, 7/6 AND 10/6 SOFR ARM (Non-Standard Terms not allowed)
- 2025 Conforming Loan Limits Apply
- Minimum Loan Amount \$75,000
- Home Possible not eligible

Adjustable-Rate Mortgages (ARMs) could be the key to opening new doors. With competitive options available through both FNMA and FHLMC, ARMs give you the opportunity to help more buyers find the perfect fit.

*ARMS ineligible for Home Possible and HomeReady.*

Intended for use by real estate and lending professionals only and not for distribution to consumers.

RISE TPO, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 866.328.8059 | RISE TPO is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). Copyright 2025. 08.13.25