

fixed vs. adjustable-rate MORTGAGES

Choosing the right mortgage can impact your budget
NOW - AND IN THE FUTURE

FIXED-RATE MORTGAGE

predictable

Work with a REALTOR® in Georgia to explore your options, understand the risks and choose the mortgage that fits your long-term goals.

RISK SCALE

**SAME
INTEREST RATE**
for the life
of the loan

**LOWER
INITIAL RATE**
often for
5-7 years

**PREDICTABLE
MONTHLY
PAYMENTS**

**LOWER
PAYMENTS
UPFRONT**

**STABILITY
IN ANY
MARKET**

**RATE CAN
INCREASE LATER**
based on market
conditions

ADJUSTABLE-RATE MORTGAGE (ARM)

lower
upfront,
more
future risk