

Indymac FlexPay® Hybrid ARMs

Choices are always a crowd pleaser

Financial advisor
wants flexibility

- ▶ Three payment options each month

Dentist looking for
payment stability

- ▶ Fixed minimum payment for up to 7 years

IT analyst wants
investment property
with fixed rate protection

- ▶ 3/1, 5/1, 7/1 LIBOR



Let the fund begin.™

FlexPay® Hybrids are an attractive mortgage solution that offers borrowers fixed interest rate protection with LIBOR ARMs for 3/1, 5/1 and 7/1 terms. FlexPay provides borrowers a minimum payment that may be fixed for up to 7 years and is calculated based on a percentage of the fully amortizing loan amount.

FlexPay also includes an interest only payment option that lasts up to 10 years (5 years more than comparable products), even after the negative amortization cap has been reached.

Three payment options:

- Fully amortizing¹
- Interest only¹ (up to 10 years even if maximum neg-am is reached)
- Minimum payment² (based on percentage of fully amortizing payment)

1 Interest only and fully amortizing payments allowed only if they exceed the minimum payment.

2 Minimum payment may result in negative amortization and will be recast when the balance reaches the negative amortization cap specified in the *Lending Guide*.

Your FlexPay borrowers are out there, so are the solutions. **Let the fund begin.™**

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IndymacBankSM
Wholesale Lending

Get started today. 1.888.INDYMAC (463.9622) ■ www.indymacb2b.com/whole



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