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unique as you are.**

"Homeowners might have saved tens of thousands of dollars had they held adjustable-rate mortgages rather than fixed-rate mortgages during the past decade."*

- Federal Reserve Board Chairman, Alan Greenspan

That's why IndyMac Bank® offers a full suite of adjustable-rate mortgages to meet the unique needs of most any borrower. What's more, with an ARM, buyers may qualify for a lower rate that could put them in a bigger house or one with the pool they always wanted. We're also making it easier to process loans with our proprietary, award-winning online QuickPricer® and e-MITS® risk-based pricing and decisioning systems.

"American consumers might benefit if lenders provided greater mortgage-product alternatives to the traditional fixed-rate mortgage."*

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*Quoted by various news agencies, February 23, 2004, from Greenspan's address to the Credit Union Association in Washington, D.C.



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