

5-to-1 Adjustable Rate Mortgage

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dream & save

with this great 5-to-1 ARM!

Compare [mortgage rates](#) and [apply for a mortgage](#) right here online. Of course, if you have any questions, just [contact us](#) and a member of the [Rollstone Mortgage Team](#) will be happy to help.

Why should you consider an Adjustable Rate Mortgage?

Fixed rate mortgages have gone up considerably in the past year, as have home prices, which can make it difficult to afford a [conventional fixed rate mortgage](#). An ARM, with its low introductory rate, might make it easier for you to qualify for a home loan.

ARMs are also a good choice for people who plan on moving within the next 5 years or so, because of the lower initial rate.

Learn more about our other mortgages below, or [contact us](#) if you have additional questions.

*Annual Percentage Rates (APR) are based on loan amount of \$240,000 and an estimated property value of \$400,000. Jumbo loans are based on loan amount of \$726,201 for 1-unit, primary residence, purchase or rate and term refinance with a loan to value of 80% or less in Worcester County. The initial rate on the 5 to 1 ARMs may be discounted during the first 5 years. The annual percentage rate is subject to increase after closing. Rate and APR as of February 13, 2023; subject to change without notice.

Fixed Rate Mortgages

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A fixed rate mortgage guarantees the same rate for the life of your loan. The interest rate and monthly principal and interest payments remain the same throughout the life of your loan. We offer our fixed rate mortgage loans for terms ranging up to 30 years. See [our rates](#), [apply online](#), or [contact us](#) to help you get started.

First Time Homebuyer Program

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Rollstone Bank & Trust offers mortgages designed to help borrowers obtain financing for first time home ownership. See our [mortgage rates](#), [apply online](#), or [contact us](#) to help you get started.

Features include:

- Serviced at Rollstone Bank & Trust
- Fixed or variable rate.
- Reduced fees on adjustable rate loan
- No points

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Jumbo Loans

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If you are looking for a mortgage for over \$766,550, consider Rollstone Bank & Trust. See our [mortgage rates](#), [apply online](#), or [contact us](#) to help you get started.

- Fixed or Adjustable Rate.
- Adjustable Jumbo Loans are serviced in-house at Rollstone Bank & Trust.

View [mortgage interest rates](#).

[Special Programs, including Down Payment Assistance](#)

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RBT has programs available to help you in your goal of home ownership. Choose from:

- [Equity Builder](#) – a grant that can provide you with up to \$22,000 towards your down payment and closing costs
- [Housing Our Workforce](#) – get a match of your down payment, as much as 2-to-1
- [Purchase-Rehab](#) – purchase and improve your property with one loan

[Contact us](#) for details or view our [mortgage rates](#).

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