**[xxx] How To Pay No Interest (for a while)... (Email #9)**

Hey {FIRST NAME},

I’ll put it in no uncertain terms…

If you are planning to move soon or even soonish (even several years later) this might be the opportunity of a lifetime and this email will give it to you.

Here’s what I mean by that… you can get an Adjustable Rate Mortgage (ARM) and save money.

Now, I know it’s contrary to all advice that you may have been given. Like ever…

But if you can extend your patience just a tad longer… I’ll give you a tactic of a lifetime.

You see, ARM’s come in several flavors, and some are better than others, especially when you know a move is coming up.

Now the trick, as I mentioned, is in the planning…

Why?

Well, because some ARMs come with a fixed mortgage rate for a set number of first years.

That means that for X years the mortgage rate will be at an agreed rate of Y… And after that market fluctuations will dictate the rate, up to a cap. (That is, if you have set and agreed a cap)

What that means for you is this... you can sell your property before the fixed period comes to an end and refinance the new one with a fixed rate mortgage.

Brilliant.

If this sounds fun, then note that there are a few other things to observe…

Like soft prepayment penalties and hard ones… But don’t worry, I’ll tell you all the details when we speak.

In short, the story goes like this.

Some lenders charge them and some don’t…

For example, loans insured or guaranteed by the federal government usually can’t include a prepayment penalty.

Also, lenders like federal credit unions, cannot include prepayment penalties.

And some states disallow the fee entirely.

Since the penalty is in the range of one to six months of interest payments, you want to be sure what’s up, so give me a call **{SCHEDULING TOOL}** and I’ll run you through your options.

So, as I said if you are planning to move - this might be the opportunity you’ve been waiting for!

Cheers,

{REAL NAME FROM CLIENT COMPANY}

**P.S.**

Do you like horror stories?

You do?

Great, I've one prepared for tomorrow…

Enjoy.