

# Interest Only Mortgage Payments and Payment-Option ARMs - Are They For You

Owning a home is part of the American dream. But high home prices may make the dream seem out of reach. To make monthly mortgage payments more affordable, many lenders offer home loans that allow you to (1) pay only the interest on the loan during the first few years of the loan term or (2) make only a specified minimum payment that could be less than the monthly interest on the loan...

Last updated on December 12, 2011.

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