



## FHA & VA ARM Change Date Matrix

Government ARM interest rates only adjust 4 times per year: January, April, July and October

CMG must purchase Correspondent/Select Partner Loans by month prior to First Interest Change Date:	First Payment Date (1st of Month)	First Interest Change Date
March 1st	February, March, April	April 1st
June 1st	May, June, July	July 1st
September 1st	August, September, October	October 1st
December 1st	November, December, January	January 1st

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