



# Adjustable Rate Mortgages Reference

Change Date Calendar for Government ARMs  
Updated January 5, 2018

## Change Date Calendar for Government ARMs:

FHA / VA 3/1 ARM						
Wholesale/Retail: Loan must close/fund before:	Correspondents: Loan must be purchased by Impac on or before:	1 <sup>st</sup> Payment Date on Note and Number of Months before 1 <sup>st</sup> Interest Adjustment Date			1 <sup>st</sup> Interest Adjustment Date	1 <sup>st</sup> Payment Adjustment Date
FEB 28, 2018	MAR 10, 2018	JAN 2018 40 mos.	FEB 2018 39 mos.	MAR 2018 38 mos.	APR 2021	MAY 2021
MAY 31, 2018	JUN 10, 2018	APR 2018 40 mos.	MAY 2018 39 mos.	JUN 2018 38 mos.	JUL 2021	AUG 2021
AUG 31, 2018	SEP 10, 2018	JUL 2018 40 mos.	AUG 2018 39 mos.	SEP 2018 38 mos.	OCT 2021	NOV 2021
NOV 30, 2018	DEC 10, 2018	OCT 2018 40 mos.	NOV 2018 39 mos.	DEC 2018 38 mos.	JAN 2022	FEB 2022

FHA / VA 5/1 ARM						
Wholesale/Retail: Loan must close/fund before:	Correspondents: Loan must be purchased by Impac on or before:	1 <sup>st</sup> Payment Date on Note and Number of Months before 1 <sup>st</sup> Interest Adjustment Date			1 <sup>st</sup> Interest Adjustment Date	1 <sup>st</sup> Payment Adjustment Date
FEB 28, 2018	MAR 10, 2018	JAN 2018 64 mos.	FEB 2018 63 mos.	MAR 2018 62 mos.	APR 2023	MAY 2023
MAY 31, 2018	JUN 10, 2018	APR 2018 64 mos.	MAY 2018 63 mos.	JUN 2018 62 mos.	JUL 2023	AUG 2023
AUG 31, 2018	SEP 10, 2018	JUL 2018 64 mos.	AUG 2018 63 mos.	SEP 2018 62 mos.	OCT 2023	NOV 2023
NOV 30, 2018	DEC 10, 2018	OCT 2018 64 mos.	NOV 2018 63 mos.	DEC 2018 62 mos.	JAN 2024	FEB 2024