

Wine and Mortgage Pairing Chart

Most of us have pre-conceived ideas about both wine and mortgages that we got from our families and the media. The status quo was that “you must get a 30-year fixed rate mortgage” and “the best wines all come from France.” Today, however, a tremendous variety of excellent wines and mortgage products are available that simply didn’t exist when our parents were growing up and forming their opinions. I specialize in matching my clients with the mortgage that is right for them.

Extremely Short Term Mortgages ~ Delicate Wines Meant For Immediate Consumption

6-month ARM	Portugese Vinho Verdi French Beaujolais Nouveau California “New” Gewurztraminer
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Short Term Mortgages ~ Wines That Will Age For A Year Or Two

1-year ARM 2-year ARM	Chilean Sauvignon Blanc Stainless Steel Aged Chardonnay “Australian” varietals: Merlot, Cabernet Sauvignon, Shiraz, etc. “California” varietals: Merlot, Cabernet Sauvignon, Shiraz, etc.
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Medium Term Mortgages ~ Wines That Will Age For A Few Years

3-Year ARM	Cool Climate Sauvignon Blanc: New Zealand, Napa, Sonoma White Bordeaux (France) Vineyard Designated Pinot Noir Oak Aged Chardonnay – Napa, Sonoma, Macon Rioja Crianza (Spain) Cotes du Rhone-Villages, Cru Beaujolais Merlot from good vineyards – Napa, Sonoma, St Emilion
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Intermediate Term Mortgages ~ Wines Intended For Some Aging

5-year ARM 7-year ARM	Champagne (French) White Burgundy (Chablis, Puligny-Montrachet, etc) Cabernet Sauvignon from Sonoma, Paso Robles Shiraz from McClaren Vale, Coonawarra (Australia) Zinfandel from Sonoma, Napa Cornas, Gigondas, Chateauneuf du Pape (Rhone) 2 nd Label & 5 th Growth Red Bordeaux Riserva Chianti Classico (Italy), Rioja Reserva(Spain)
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Long Term Mortgages ~ Wines From The Very Best Vineyards, Capable of LENGTHY Aging

10-year ARM 10-year Fixed Rate 15-year Fixed Rate 20-year Fixed Rate 25-year Fixed Rate 30-year Fixed Rate	Vintage Champagne Brunello di Montalcino, Barbaresco, Barolo (Italy) Hermitage, Cote Rotie (Rhone) Grand Cru and Premier Cru Burgundy (France) Napa Valley Cabernet Sauvignon Alexander Valley Cabernet Sauvignon Classified Growth Red Bordeaux (France) Vintage Port
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This list is for fun and is not intended to be complete. I think the right wine is the one you enjoy, and the right mortgage for your family is the one that helps you sleep well. Call me and we'll discuss good choices for you!

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