



# Current Rate Sheet

## July 15, 2011

### Thought for the Day:

"I would maintain that thanks are the highest form of thought, and that gratitude is happiness doubled by wonder."

G.K. Chesterton

#### Conventional: (Maximum Loan Amount \$417,000)

30 Year Fixed - up to 95% LTV	4.50%
15 Year Fixed - up to 95% LTV	3.625%
3% Down - LPMI - 30 Year Fixed	5.000%
5/1 ARM	3.000%
7/1 ARM	3.375%

#### Government:

FHA/VA 30 Year Fixed	4.250%
FHA/VA 3/1 ARM	2.875%
FHA/VA 5/1 ARM	3.375%
Hud Foreclosure - \$100 Down	4.250%
USDA	4.375%

#### Jumbo

5/1 ARM - 80% LTV	3.750%
7/1 ARM - 80% LTV	4.000%

#### Rehab Options:

Escrow Holdback	No price adjustment!
FHA 203K	4.250%
FNMA HomePath Renovation (3% Down No MI)	5.625% +.75 Discount Points
HomeStyle - 95% Owner Occupied to \$417,000	4.750%

For more details, please call:

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