

# HOMETOWN AMERICA INCORPORATED

**OCTOBER 29, 2018**

45 DAY RATE LOCK \* ORIGINATION FEE (1%) \* DISCOUNT POINTS (0) \* CREDIT SCORES > 740  
CASH-OUT REFINANCE: ADD 0.25% TO THE INTEREST RATE

\$100,000 to  
\$200,000

\$200,000 to  
\$300,000

\$300,000 to  
\$453,100

JUMBOS  
(Over \$453,101)

<b>30 YEAR</b>	<b>5.250%</b>	<b>5.125%</b>	<b>5.000%</b>	<b>5.125%</b>
Annual Percentage Rate (APR)*	<b>5.539%</b>	<b>5.312%</b>	<b>5.153%</b>	<b>5.261%</b>
<b>30 YEAR - NO ORIGINATION</b>	<b>5.500%</b>	<b>5.375%</b>	<b>5.250%</b>	<b>N/A</b>
Annual Percentage Rate (APR)*	<b>5.699%</b>	<b>5.463%</b>	<b>5.314%</b>	<b>N/A</b>
<b>15 YEAR</b>	<b>4.625%</b>	<b>4.500%</b>	<b>4.375%</b>	<b>4.875%</b>
Annual Percentage Rate (APR)*	<b>5.110%</b>	<b>4.815%</b>	<b>4.634%</b>	<b>5.116%</b>
<b>15 YEAR - NO ORIGINATION</b>	<b>4.875%</b>	<b>4.750%</b>	<b>4.625%</b>	<b>N/A</b>
Annual Percentage Rate (APR)*	<b>5.207%</b>	<b>4.914%</b>	<b>4.733%</b>	<b>N/A</b>
<b>5/1 LIBOR ARM (5/2/5)</b>	<b>4.625%</b>	<b>4.500%</b>	<b>4.375%</b>	<b>4.125%</b>
Annual Percentage Rate (APR)*	<b>4.886%</b>	<b>4.672%</b>	<b>4.517%</b>	<b>4.289%</b>

\* The Annual Percentage Rate (APR) is the effective rate of interest to be paid on a loan during the first year, which takes into account both the interest rate and the closing costs. Borrower will pay simple annual interest at the quoted rate on the unpaid principal balance during each month.

CONSTRUCTION LOANS FOR CUSTOM HOMES \* WORKS WITH SELF EMPLOYED BORROWERS

LOAN ORIGINATORS ATTEND CLOSINGS \* EXPERIENCED WITH INVESTMENT PROPERTIES

FHA \* VA \* USDA \* FIRST-TIME HOMEBUYER PROGRAMS

**HOMETOWN AMERICA INCORPORATED**  
**RESIDENTIAL MORTGAGE LOAN ORIGINATOR**  
**PHONE: 281-565-LOAN (5626)**  
**www.hometown.cc \* FAX: 281-313-LOAN (5626)**

This information is provided to assist real estate professionals and is not an advertisement to extend consumer credit as defined by Section 226.2 of Federal Regulation Z, Truth-in-Lending.

Hometown America Incorporated: NMLS #246923

**RATES AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE**

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