EST. 1992

HOMETOWN AMERICA INCORPORATED

MORTGAGE RATES

REAL ESTATE & MORTGAGE SERVICES

"Helping the Hometown Grow"

Conventional Rates: 30 DAY RATE LOCK * ORIGINATION FEE (1.00%) * CREDIT SCORES > 780 * OWNER OCCUPIED * 80% LTV

FHA Rates: 30 DAY RATE LOCK * ORIGINATION FEE (1.00%) * CREDIT SCORES > 720 * OWNER OCCUPIED * 96.5% LTV

VA Rates: 30 DAY RATE LOCK * DISCOUNT FEE (1.00%) * FUNDING FEE EXEMPT * CREDIT SCORES > 740 * OWNER OCCUPIED * 100% LTV

AUGUST 4TH, 2025

	$500,000 to $802,650
30 YEAR - CONVENTIONAL	**6.375%**
ANNUAL PERCENTAGE RATE (APR)*	6.492%
15 YEAR - CONVENTIONAL	**5.500%**
ANNUAL PERCENTAGE RATE (APR)*	5.688%
30 YEAR - VA	**5.875%**
ANNUAL PERCENTAGE RATE (APR)*	5.986%

	$350,000 to $498,257
30 YEAR - FHA	**5.990%**
ANNUAL PERCENTAGE RATE (APR)*	7.286%

* 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
USDA | FIRST-TIME HOMEBUYER PROGRAMS

HOMETOWN AMERICA INCORPORATED

RESIDENTIAL MORTGAGE LOAN ORIGINATOR

281-565-LOAN (5626) | www.hometown.cc

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