



MORTGAGE RATES

REAL ESTATE & MORTGAGE SERVICES

"Find a Home & Loan"

FROM THE DESK of JACK BRADY

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30 DAY RATE LOCK * ORIGINATION FEE (1%) * DISCOUNT POINTS (0) * CREDIT SCORES > 780
OWNER OCCUPIED * CASH-OUT REFI: ADD 0.25% TO THE INTEREST RATE

	\$100,000 to \$200,000	\$200,000 to \$350,000	\$350,000 to \$510,400	JUMBOS (Over \$510,400)
30 YEAR	3.625%	3.500%	3.375%	3.875%
Annual Percentage Rate (APR)*	3.913%	3.683%	3.523%	4.002%
30 YEAR - NO ORIGATION	3.875%	3.750%	3.625%	N/A
Annual Percentage Rate (APR)*	4.087%	3.854%	3.694%	N/A
15 YEAR	3.250%	3.125%	3.000%	3.875%
Annual Percentage Rate (APR)*	3.689%	3.415%	3.241%	4.094%
15 YEAR - NO ORIGATION	3.500%	3.375%	3.250%	N/A
Annual Percentage Rate (APR)*	3.874%	3.560%	3.372%	N/A

* 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.
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RATES AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE



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