

EST.  1992

HOMETOWN
AMERICA
INCORPORATED

MORTGAGE RATES

REAL ESTATE &
MORTGAGE SERVICES

"Helping the Hometown Grow"

JANUARY 23, 2021

30 DAY RATE LOCK * ORIGINATION FEE (1.00%) * DISCOUNT POINTS (0) * CREDIT SCORES > 780 * OWNER OCCUPIED
* RATE & TERM REFINANCE RATES BELOW * FOR CASH-OUT / HOME EQUITY REFI RATES: CALL YOUR LOAN ORIGINATOR FOR PRICING

	\$100,000 to \$200,000	\$200,000 to \$350,000	\$350,000 to \$548,250	JUMBOS (Over \$548,250)
30 YEAR - REFINANCE	3.125%	3.000%	2.875%	N/A
Annual Percentage Rate (APR)*	3.381%	3.166%	3.011%	N/A
30 YEAR - PURCHASE	2.875%	2.750%	2.625%	N/A
Annual Percentage Rate (APR)*	3.128%	2.914%	2.759%	N/A
15 YEAR - REFINANCE	2.625%	2.500%	2.375%	N/A
Annual Percentage Rate (APR)*	3.060%	2.787%	2.563%	N/A
15 YEAR - PURCHASE	2.375%	2.250%	2.125%	N/A
Annual Percentage Rate (APR)*	2.658%	2.461%	2.438%	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.

MORTGAGE BANKER & ATTORNEY (THE UNIVERSITY OF TEXAS SCHOOL OF LAW)

REAL ESTATE BROKER * EXPERIENCED WITH SELF-EMPLOYED BORROWERS

ATTENDS CLOSINGS * CONSTRUCTION LOANS FOR CUSTOM HOMES

FHA * VA * USDA * FIRST-TIME HOMEBUYER PROGRAMS

JACK MORGAN BRADY
CEO & LOAN ORIGINATOR

OFFICE: 281-565-LOAN(5626) * MOBILE: 832-746-LOAN(5626)
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RATES AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE



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