

**SEPTEMBER 2, 2023**

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

	\$200,000 to \$349,999	\$350,000 to \$499,999	\$500,000 to \$726,200	JUMBOS (Over \$726,200)
<b>30 YEAR - CONVENTIONAL</b>	<b>7.250%</b>	<b>7.125%</b>	<b>7.000%</b>	<b>N/A</b>
Annual Percentage Rate (APR)*	<b>7.383%</b>	<b>7.257%</b>	<b>7.121%</b>	<b>N/A</b>
<b>15 YEAR - CONVENTIONAL</b>	<b>7.000%</b>	<b>6.875%</b>	<b>6.625%</b>	<b>N/A</b>
Annual Percentage Rate (APR)*	<b>7.211%</b>	<b>7.086%</b>	<b>6.819%</b>	<b>N/A</b>
<b>30 YEAR - FHA - 3.5% DOWN</b>	<b>6.750%</b>	<b>6.625%</b>	<b>N/A</b>	<b>N/A</b>
Annual Percentage Rate (APR)*	<b>8.030%</b>	<b>7.907%</b>	<b>N/A</b>	<b>N/A</b>
<b>30 YEAR - VA - 0% DOWN</b>	<b>6.750%</b>	<b>6.625%</b>	<b>6.375%</b>	<b>6.250%</b>
Annual Percentage Rate (APR)*	<b>6.875%</b>	<b>6.750%</b>	<b>6.490%</b>	<b>6.358%</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**

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