

JANUARY 18, 2020

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

	\$100,000 to \$200,000	\$200,000 to \$300,000	\$300,000 to \$510,400	JUMBOS (Over \$510,400)
30 YEAR	4.000%	3.875%	3.750%	4.375%
Annual Percentage Rate (APR)*	4.252%	4.041%	3.887%	4.501%
30 YEAR - NO ORIGINATION	4.250%	4.125%	4.000%	N/A
Annual Percentage Rate (APR)*	4.467%	4.232%	4.070%	N/A
15 YEAR	3.500%	3.375%	3.250%	4.250%
Annual Percentage Rate (APR)*	3.942%	3.667%	3.492%	4.471%
15 YEAR - NO ORIGINATION	3.750%	3.625%	3.500%	N/A
Annual Percentage Rate (APR)*	4.127%	3.811%	3.623%	N/A

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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Hometown America Incorporated: NMLS #246923

RATES AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE

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