



**Interest rates temporarily drop, Refinance - Change terms or Cash out**

**Free** consultation, **Free** credit score improvement

**Cover** all cost on purchase loan: If hired me as both buyer agent and loan agent

**Referral fee** for Buying/Selling: 0.1% of sale price

**MORTGAGE RATES**

*Jumbo- more than \$765,600 (No Prepay Penalty)*

|                     | No Point |              | No Point/No Fee |              | No Point/ No Fee/Cover Cost |              |
|---------------------|----------|--------------|-----------------|--------------|-----------------------------|--------------|
| <b>15 Yr. Fixed</b> | 3.0%     | (APR 3.105%) | 3.5%            | (APR 3.605%) | 4.0%                        | (APR 4.0%)   |
| <b>20 Yr. Fixed</b> | 2.625%   | (APR 2.730%) | 2.875%          | (APR 3.980%) | 3.125%                      | (APR 3.125%) |
| <b>30 Yr. Fixed</b> | 2.875%   | (APR 2.980%) | 3.0%            | (APR 3.105%) | 3.375%                      | (APR 3.375%) |

*HB Conforming \$510,400 to \$765,600 (No Prepay Penalty)*

|                     | No Point |              | No Point/No Fee |              | No Point/ No Fee/Cover Cost |              |
|---------------------|----------|--------------|-----------------|--------------|-----------------------------|--------------|
| <b>10 Yr. Fixed</b> | 2.125%   | (APR 2.230%) | 2.375%          | (APR 2.480%) | 2.625%                      | (APR 2.625%) |
| <b>15 Yr. Fixed</b> | 2.125%   | (APR 2.355%) | 2.375%          | (APR 2.480%) | 2.625%                      | (APR 2.625%) |
| <b>20 Yr. Fixed</b> | 2.375%   | (APR 2.480%) | 2.625%          | (APR 2.730%) | 3.0%                        | (APR 3.0%)   |
| <b>25 Yr. Fixed</b> | 2.5%     | (APR 2.605%) | 2.875%          | (APR 2.980%) | 2.94%                       | (APR 2.94%)  |
| <b>30 Yr. Fixed</b> | 2.5%     | (APR 2.605%) | 2.875%          | (APR 2.980%) | 2.94%                       | (APR 2.94%)  |

*Conforming- up to \$510,400 (No Prepay Penalty)*

|                     | No Point |              | No Point/No Fee |              | No Point/ No Fee/Cover Cost |              |
|---------------------|----------|--------------|-----------------|--------------|-----------------------------|--------------|
| <b>10 Yr. Fixed</b> | 2.0%     | (APR 2.105%) | 2.25%           | (APR 2.355%) | 2.625%                      | (APR 2.62%)  |
| <b>15 Yr. Fixed</b> | 2.0%     | (APR 2.105%) | 2.25%           | (APR 2.355%) | 2.625%                      | (APR 2.62%)  |
| <b>20 Yr. Fixed</b> | 2.5%     | (APR 2.605%) | 2.625%          | (APR 2.730%) | 2.875%                      | (APR 2.875%) |
| <b>25 Yr. Fixed</b> | 2.375%   | (APR 2.480%) | 2.49%           | (APR 2.605%) | 2.875%                      | (APR 2.875%) |
| <b>30 Yr. Fixed</b> | 2.375%   | (APR 2.480%) | 2.49%           | (APR 2.605%) | 2.875%                      | (APR 2.875%) |

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