



**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>	2.75%	(APR 2.855%)	2.875%	(APR 2.980%)	3.25%	(APR 3.25%)
<b>20 Yr. Fixed</b>	3.125%	(APR 3.105%)	3.125%	(APR 3.230%)	3.5%	(APR 3.5%)
<b>30 Yr. Fixed</b>	2.75%	(APR 2.855%)	3.0%	(APR 3.105%)	3.25%	(APR 3.25%)

*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>	2.0%	(APR 2.105%)	2.25%	(APR 2.355%)	2.5%	(APR 2.5%)
<b>15 Yr. Fixed</b>	2.0%	(APR 2.105%)	2.25%	(APR 2.355%)	2.375%	(APR 2.375%)
<b>20 Yr. Fixed</b>	2.125%	(APR 2.230%)	2.5%	(APR 2.605%)	2.625%	(APR 2.625%)
<b>25 Yr. Fixed</b>	2.625%	(APR 2.730%)	2.75%	(APR 2.810 %)	2.690%	(APR 2.690%)
<b>30 Yr. Fixed</b>	2.625%	(APR 2.730%)	2.75%	(APR 2.810 %)	2.690%	(APR 2.690%)

*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%)	2.125%	(APR 2.230%)	2.5%	(APR 2.5%)
<b>15 Yr. Fixed</b>	2.0%	(APR 2.105%)	2.125%	(APR 2.230%)	2.5%	(APR 2.5%)
<b>20 Yr. Fixed</b>	2.375%	(APR 2.480%)	2.5%	(APR 2.605%)	2.75%	(APR 2.75%)
<b>25 Yr. Fixed</b>	2.375%	(APR 2.480%)	2.625%	(APR 2.730%)	2.75%	(APR 2.75%)
<b>30 Yr. Fixed</b>	2.375%	(APR 2.480%)	2.625%	(APR 2.730%)	2.75%	(APR 2.75%)

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This information is not an advertisement to extend consumer credit as defined by section 226.2 of Regulation Z. Licensed by CA Department of Real Estate. Income, Credit, Loan and Loan-to-Value Ratio must meet qualification requirements. Real Estate Broker license # is 1947726. NMLS# 1142951. Rate and programs are subject to change without notice. Rates and programs for individual cases will vary. Rates are subject to lender approval of the property. The appraisal fee and credit report fee will be collected from the borrower at origination but will be reimbursed to the borrower at the close of escrow if choose closing cost covered program. APR is based on a HB \$600,000 or a conforming \$400,000 loan with estimated closing costs of \$2,900-\$3,200.

