

Wondering where rates are today ? Here's a Guide that may be helpful.

I've posted a few programs below indicative of where rates are for a few local lenders. Remember ... these rates are a guide. For actual rates you'll want to consult with a mortgage representative.

Please feel free to call me for assistance in finding a mortgage representative that may assist you.

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Expect to put 20 to 25 % Down

CONFORMING 30 YEAR FIXED RATES are hovering around
4.125% with 0 points with an APR around 4.176
with limits of \$417,000 for one unit and \$533,850 for two units

Jumbo Loans up to \$750,000 are in the neighborhood of
3.875% with 0 points and an APR around 3.903 %

CONFORMING 15 YEAR FIXED RATES are in the neighborhood of
3.25% with 0 points and an APR around 3.34 %

ADJUSTABLE RATE MORTGAGES

Can still be obtained for **3.125 % interest or less** for the first year

Fico scores can effect rates
as can loan to value and
property type.



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