

735 Ceramic Place  
Suite 220  
Westerville, OH 43081



May 29, 2015

**Traditional Values \* Traditional Service**

MBMB.850027.005/NMLS#121455 LO.037264.000/NMLS#295133  
A Division of NOIC

## Epcon Communities

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## CONVENTIONAL PRODUCTS

\*Conventional Loans are quoted for loan amounts above \$150,000 for detached condos, credit score above 740.

### CONFORMING

### FHA/VA

	<u>RATE</u>	<u>POINTS</u>	<u>APR</u>		<u>RATE</u>	<u>APR</u>
<u>30 YR FIXED</u>				<u>30 YR</u>		
20% down	4.000	0.000	4.128		3.625	4.618
				<u>5/1 ARM</u>		
<b>NO MONTHLY PMI PROGRAMS AVAILABLE!</b>					3.375	3.645
<u>15 YR FIXED</u>						
20% down	3.25	0.000	3.464			
<b>NO MONTHLY PMI PROGRAMS AVAILABLE!</b>						
<u>20 YR FIXED</u>	3.75	0.000	3.924			

\*Rates subject to change due to credit score and LTV.

## LONG TERM RATE LOCK PRODUCTS

- Up to 360 days Fixed Rate & Adjustable Rates
- Float Down Options Available FHA/VA/Conventional Products
- Upfront fees range from 0-1%
- Refund of upfront fees range from 0-100%

## SPECIALTY LOAN PRODUCTS

- 80/10/10
- Bridge loans, Blanket loans, Home Equity Lines of Credit
- NEW Concord Elite Program
- Physicians Loan Program
- HECM (REVERSE) MORTGAGE – For buyers over 62 – ask me how they can buy your home for ½ down with no monthly payment ever!

All the above is subject to change without notice. This information is provided to assist Real Estate Professionals and is not advertisement to extend consumer credit as defined by SECT. 226.20 Reg. Z and is not intended for public use. Loans are available on a fair and equal basis regardless of race, color, ancestry, national origin, religion, sex or physical handicap.

