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## CONVENTIONAL PRODUCTS

CONVENTIONAL LOANS ARE QUOTED FOR LOAN AMOUNTS ABOVE \$150,000 FOR DETACHED CONDOS, credit score above 740

	CONFORMING			FHAVA		
	<u>RATE</u>	<u>POINTS</u>	<u>APR</u>		<u>RATE</u>	<u>APR</u>
<u>30 Year Fixed</u> 25% down	4.000	0.000	4.135			
				<b>30 YEAR</b>	3.625	4.972
<b>NO MONTHLY PMI PROGRAMS AVAILABLE!</b>						
<u>15 Year Fixed</u> 25% down	3.125	0.000	3.349	<b>5/1 ARM</b>	3.250	3.836
<b>NO MONTHLY PMI PROGRAMS AVAILABLE!</b>						
<u>20 Year Fixed</u>	3.625	0.000	3.806			

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

Up front fees range from 0-1%

Refund of upfront fees range from 0-100%

## SPECIALTY PRODUCTS

**80/10/10**

**NEW CONCORD ELITE PROGRAM**

**Bridge loans, Blanket loans  
home equity lines**

**Doctors Loan Program**

### HECM (REVERSE) MORTGAGE

Buyers over 62 - ask me how they can buy  
or home for 1/2 down with no monthly payment e



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.

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