

735 Ceramic Place
Suite 220
Westerville, OH 43081



April 17, 2015

Traditional Values * Traditional Service
MBMB.850027.005/NMLS#121455 LO.037264.000/NMLS#295133

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

	<u>RATE</u>	<u>POINTS</u>	<u>APR</u>
<u>30 YR FIXED</u>			
20% down	3.750	0.000	3.875
NO MONTHLY PMI PROGRAMS AVAILABLE!			
<u>15 YR FIXED</u>			
20% down	3.000	0.000	3.210
NO MONTHLY PMI PROGRAMS AVAILABLE!			
<u>20 YR FIXED</u>	3.625	0.000	3.797

FHA/VA

	<u>RATE</u>	<u>APR</u>
<u>30 YR</u>	3.375	4.370
<u>5/1 ARM</u>	3.250	3.589

*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.

