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## **Epcon Communities**

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#### CONVENTIONAL PRODU

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

	CONFORMING			FHA/VA		
30 Year Fixed 25% down	<b>RATE</b> 4.250	<u>POINTS</u> 0.000	<u>APR</u> 4.389		RATE	APR
			4.303	30 YEAR	3.750	5.093
NO MONTHLY PMI PROGRAMS AVAILABLE! 15 Year Fixed				5/1 ARM	3.250	3.823
25% down	3.375	0.000	3.603	VI AKI	0.200	0.020
NO MONTHLY PMI PROGRAI 20 Year Fixed	4.125	0.000	4.314			

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 ır home for 1/2 down with no monthly payment e





physical handicap.





