

April 24, 2013  
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**\*CONVENTIONAL/CONFORMING\***

\$70,000 - \$417,000

Spec<sup>ia</sup> 10  
yr fx d  
2.50%

30 Year Fixed                      15 Year Fixed  
3.500% 0 Points                  2.625% 0 Points

7 Yr ARM

No PMI Only 5% Down!  
30 year Fixed Zero Points! (X)  
3.750% w/ Good Credit!

2.500% 0 Points

10 yr ARM  
3.00%

**JUMBO**

\$417,100 - \$1,000,000

30 Year Fixed                      15 Year Fixed  
3.875% 0 Points                  3.070% 0 Points

5 Year Fixed-to-ARM\*  
2.500% 0 Points

\*Call for quote on 5 Yr ARM loans over \$750K \*

**GOVERNMENT FHAVA**

\$70,000 - \$271,050

30 Year Fixed  
3.250% 0 Points

\*\*\*\*\*

TAKE ADVANTAGE OF TWO SERVICES THAT WILL INCREASE CLOSINGS!

1) CONVENTIONAL LOANS WITH ONLY 3% DOWN AND PMI AT A FRACTION OF THE COST OF FHA'S MIP FOR BUYERS WITH GOOD CREDIT SCORES. SELLER CONCESSIONS ARE ALLOWED!!

2) FREE PRE-APPROVALS MAKE YOUR BUYER'S BARGAINING POSITION STRONGER!!

\*CONVENTIONAL/CONFORMING AND JUMBO QUOTES ASSUME EITHER A MINIMUM CREDIT SCORE OF 740 OR 25% DOWN. NOT APPLICABLE TO FHA, VA AND LOANS WITH A TERM OF 15 YEARS OR LESS. ALL CONVENTIONAL/CONFORMING QUOTES BASED ON LOAN AMOUNT OF \$125K OR MORE.\*

CALL MICHAEL "FIRST" FOR DETAILS

NMLS # 132088 / IN-DFI # 11184

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