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CONVENTIONAL/CONFORMING
\$200,000 - \$417,000

<i>30 Year Fixed</i>	<i>15 Year Fixed</i>
4.125% 0 + 0.000	3.375% 0 + 0.000
<i>5 Yr ARM</i>	<i>No PMI Only 5% Down !</i>
2.875% 0 + 0.000	<i>30 year Fixed Zero Points!</i>
	<i>4.750% w/ Good Credit !</i>

JUMBO
\$417,100 - \$1,500,000

<i>30 Year Fixed</i>	<i>15 Year Fixed</i>
4.875% 0 + 0.000	4.250% 0 + 0.000
<i>5 Yr ARM*</i>	<i>10 Yr ARM</i>
2.625% 0 + 0.25	4.250% 0 + 0.000

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

GOVERNMENT FHA/VA
\$180,000 - \$271,050

<i>30 Year Fixed</i>	<i>5/1 ARM</i>
4.000% 0 + 0.000	3.500% 0 + 0.000

TAKE ADVANTAGE OF TWO SERVICES THAT WILL INCREASE CLOSINGS!

1) PURCHASE MONEY LOANS WITHOUT MONTHLY PMI WITH AS LITTLE AS 5% DOWN AT THE MOST COMPETITIVE RATES FOR BUYERS WITH STRONG CREDIT SCORES. SELLER CONCESSIONS ARE ALLOWED!!

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

***ALL 30 YEAR CONVENTIONAL/CONFORMING AND JUMBO QUOTES ASSUME EITHER A MINIMUM CREDIT SCORE OF 740 OR 25% DOWN. THIS DOES NOT APPLY TO FHA OR VA LOANS AND DOES NOT APPLY TO LOANS WITH A TERM OF 15 YEARS OR LESS ***

CALL MICHAEL "FIRST" FOR DETAILS
NMLS # 132088 / IN-DFI # 11184

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