

Friday, April 12, 2013

## CONFORMING (\$100,000 - \$417,000)

Rates, Points, Payment, and APR based off of 350k, 75ltv, 740CR, Purch, SFR, Prim, w/Imp (APR fees of \$2175)

Loan Program	Rate	Points	Payment Factor (\$1k)	APR
15 Year Fixed	2.750%	(0.375)	\$6.79	2.839%
30 Year Fixed	3.500%	(0.500)	\$4.49	3.550%
5/1 ARM	2.500%	(0.250)	\$4.13	2.883%
7/1 ARM	2.500%	0.000	\$4.10	2.834%
10/1 ARM	3.000%	0.000	\$4.21	3.034%

Loan Program	Rate	Points	Payment Factor (\$1k)	APR
15 Year Fixed	2.625%	0.875	\$6.73	2.840%
30 Year Fixed	3.375%	0.500	\$4.42	3.465%
5/1 ARM	2.375%	0.125	\$4.11	2.856%
7/1 ARM	2.375%	0.500	\$4.08	2.824%
10/1 ARM	2.750%	0.875	\$4.14	2.970%

## HIGH BALANCE CONFORMING (\$417,001 - 625,500)

Rates, Points, Payment, and APR based off of \$500k, 75ltv, 740CR, Purch, SFR, Prim, w/Imp (APR fees of \$2175)

Loan Program	Rate	Points	Payment Factor (\$1k)	APR
15 Year Fixed	3.000%	0.000	\$6.91	3.063%
30 Year Fixed	3.625%	(0.125)	\$4.56	3.660%
5 Year ARM	3.375%	0.625	\$4.26	3.167%

Loan Program	Rate	Points	Payment Factor (\$1k)	APR
15 Year Fixed	2.875%	0.625	\$6.85	3.028%
30 Year Fixed	3.500%	0.750	\$4.49	3.596%
5 Year ARM	3.125%	1.000	\$4.22	3.126%

## JUMBO (\$625,501 - \$2,000,000)

Rates, Points, Payment, and APR based off of 900k, 75ltv, 740CR, Purch, SFR, Prim, w/Imp (APR fees of \$2175)

Loan Program	Rate	Points	Payment Factor (\$1k)	APR
6 Mo. SAFE ARM	2.125%	0.500	\$4.18	2.991%
5/1 ARM	3.500%	0.000	\$4.28	3.137%
7/1 ARM	4.000%	(0.125)	\$4.41	3.381%
10/1 ARM	3.750%	0.000	\$4.42	3.396%
30 Year Fixed	4.375%	(0.125)	\$4.99	4.492%

Loan Program	Rate	Points	Payment Factor (\$1k)	APR
6 Mo. SAFE ARM	1.625%	1.625	\$4.16	3.039%
5/1 ARM	3.125%	0.750	\$4.22	3.091%
7/1 ARM	3.500%	1.000	\$4.31	3.271%
10/1 ARM	3.375%	0.625	\$4.31	3.251%
30 Year Fixed	3.875%	1.125	\$4.99	3.988%

## FHA (\$100,000 - \$729,750)

Rates, Points, Pymnt, and APR based off of (Conf) 350k & High Bal) \$500k, 75ltv, 740CR, Purch, SFR, Prim, w/Imp (APR fees \$2175)

Loan Program	Rate	Points	Payment Factor (\$1k)	APR
30 Year Fixed	3.125%	1.625	\$4.96	4.673%
5/1 ARM	2.500%	(0.625)	\$4.01	2.795%
High Bal. 30 Yr Fx	3.250%	(1.000)	\$5.04	4.639%
High Bal. 5/1 ARM	2.750%	(0.500)	\$4.05	2.850%
<b>3.5% Down Payment - Max Purchase Price \$756,000</b>				

## ADDITIONAL LOAN PROGRAMS

Rate, Points, Pymnt, and APR based off of (HARP) <125ltv (HOPA) 80ltv, 417k, 740CR, Refi, SFR, Prim, w/Imp (HELOC) \$100k (ARP Fees \$2175)

Loan Program	Rate	Points	Payment Factor (\$1k)	APR
HARP 2.0 >125 (Fannie Mae)	4.125%	(0.125)	\$4.85	4.177%
HARP 2.0 105 ltv (Freddie Mac)	4.250%	(0.500)	\$4.92	4.302%
2nd HELOC (Prime + 0%)	4.250%	0.000	\$4.92	4.250%
Home Path 30 Yr Fx	3.375%	0.125	\$4.42	3.435%
<b>Home Path Does Not Require an <u>Appraisal</u> or <u>MI</u></b>				

**HARP 2.0 \*\* Unlimited Loan to Value Ratios \*\* No Minimum FICO**

## Contact One of Our Mortgage Bankers for More Information

[Ardeshir Vosoghi](#)  
(408)891-7903

[Connie Boyd](#)  
(408)804-3901

[Dave Wilpert](#)  
(408)529-2980

[Eric Dippel](#)  
(408)482-7291

[Gary Foydl](#)  
(408)221-6311

[Gary Nunes](#)  
(408) 482-2227

[Howard Steele](#)  
(408)316-0985

[Peter Casper](#)  
(408)804-3505

[JaDell Schadewitz](#)  
(408)202-6625

[Jason Smiley](#)  
(408)515-2214

[Joe Valenti](#)  
(408)313-0210

[Julie Brooner](#)  
(408) 828-0388

[Kelli Egan](#)  
(408)209-6195

[Kim Enderle](#)  
(408)515-1389

[Linda Hulberg](#)  
(408)802-1546

[Lisa Dippel](#)  
(408) 482-7292

[Luis Estrada](#)  
(408)540-8306

[Mark Beaudreau](#)  
(408)990-5600

[Mike Gallagher \(ASM\)](#)  
(408)930-6064

[L. Michael Reichel](#)  
(408)205-8477

[Monica Iyer](#)  
(408)829-9266

[Monique Stanford \(ASM\)](#)  
(408)807-7999

[Roger Winters](#)  
(408)316-5278

[Ross Huffman](#)  
(408)960-5323

[Soh Hwa Chang](#)  
(408)406-2364

[Steve Wallace](#)  
(510) 502-1666

[Terri Bertrand](#)  
(408)366-2188

[Tony Guaraldi](#)  
(408)504-3295

[Valerie Avril](#)  
(408)499-3404

[Vickie Johnson](#)  
(408)482-1077