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11/15/2019

45 day locks

VETERAN OWNED—VETERAN LOAN OFFICER



Loan Program	Loan Amount	Interest Rates	Credit Money for your client
30 Yr Fixed 20% down / 780 fico	\$300,000 to \$484,350	3.625% 3.875%	0 1.10
95% reduced Mi New lower MI .35	300-484,350	3.750% 3.875%	0 .585
3% Down—BPMI MI Home Possible / Home Ready Mi rate reduced 760 credit .31 on 388 = \$100.23 max income 95,920	Income limits may or may not apply 400k purchase 388000 loan amount	3.651% 3.750% 3.875%	0 .670 1.10
10/1 Arm .125 higher for jumbo	300k-484 484-1 mill	3.250% 3.375%	0 0
30 Yr Fixed HB-Jumbo 20% down	\$484,350 to 726,525	3.875% 3.750%	0 -375
30 YR Jumbo	80 % 1,000,000	3.875%	.375
30 YR Fixed VA 100%	\$200,000- \$484,350	2.990% 3.125%	0 .263
30 YR Fixed VA 100% - Jumbo	\$484,350- 726,525 county 740 fico	3.250% 3.375%	0 .800
FHA 30 Yr Fixed 740 fico	\$484,350	3.000% 3.250%	0 1.4

I have a credit union for non warrantable owner occupied condo's At normal rates.

I also have 100% financing Need cash though this is for the client whom has money but does not want to use it

Rates improved with the rate cut

Remember that you can get Friday's rate sheet at. <http://www.firstmeridianmortgage.com/ratesheet.pdf>

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