

Mortgage Loan Interest Rates

for the week of November 2, 2018

Jumbo Loans – all loans higher than \$453,100 (single unit Properties)

Program	Rate	Closing Cost (Title fees are not included)	APR
30 Year Fixed	4.750% - 0 points	\$1290 + Appraisal	4.868%
20 Year Fixed	4.625% - 0 points	\$1290 + Appraisal	4.723%
15 Year Fixed	4.375% - 0 points	\$1290 + Appraisal	4.393%
5/1 ARM	4.000% - 0 points	\$1290 + Appraisal	4.167%
7/1 ARM	4.000% - 0 points	\$1290 + Appraisal	4.248%
10/1 ARM	4.250% - 0 points	\$1290 + Appraisal	4.368%
5/1 Interest Only ARM	4.125% - 0 points	\$1290 + Appraisal	4.268%
7/1 Interest Only ARM	4.375% - 0 points	\$1290 + Appraisal	4.453%
10/1 Interest Only ARM	4.375% - 0 points	\$1290 + Appraisal	4.519%

***Assumptions:** Jumbo Loan Amount \$600,000 / LTV 70%; Purchase; Primary residence; Existing Single Family Home; State of Illinois; Escrow; 40 Day Lock; 15 days Pre-Paid Interest. Standard Lending fee of \$1,290.00. No points for home purchases or refinances. These interest rates are as of 11/02/2018 and are subject to change due to market conditions. Please call for current rates.

Conforming Loans - loan amounts up to \$453,100 (single unit Properties)

Program	Rate	Closing Cost (Title fees are not included)	APR
30 Year Fixed Rate	4.875% - 0 points	\$1290 + Appraisal	4.979%
20 Year Fixed Rate	4.625% - 0 points	\$1290 + Appraisal	4.735%
15 Year Fixed Rate	4.250% - 0 points	\$1290 + Appraisal	4.312%
5/1 ARM	4.250% - 0 points	\$1290 + Appraisal	4.279%
7/1 ARM	4.375% - 0 points	\$1290 + Appraisal	4.438%
10/1 ARM	4.500% - 0 points	\$1290 + Appraisal	4.623%

***Assumptions:** Conforming Loan Amount \$453,100 / LTV 75%; Purchase; Primary residence; Existing Single Family Home; State of Illinois; Escrow; 40 Day Lock; 15 days Pre-Paid Interest. Standard Lending fee of \$1,290.00. No points for home purchases or refinances. These interest rates are as of 11/02/2018 and are subject to change due to market conditions. Please call for current rates.



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