

# Mortgage Loan Interest Rates

for the week of December 21, 2018

## Jumbo Loans – all loans higher than \$484,350 (single unit Properties)

Program	Rate	Closing Cost (Title fees are not included)	APR
30 Year Fixed	4.250% - 0 points	\$1290 + Appraisal	4.268%
20 Year Fixed	4.125% - 0 points	\$1290 + Appraisal	4.193%
15 Year Fixed	4.000% - 0 points	\$1290 + Appraisal	4.153%
<b>5/1 ARM</b>	<b>3.625% - 0 points</b>	\$1290 + Appraisal	3.837%
<b>7/1 ARM</b>	<b>3.625% - 0 points</b>	\$1290 + Appraisal	3.938%
<b>10/1 ARM</b>	<b>3.875% - 0 points</b>	\$1290 + Appraisal	4.168%
<b>5/1 Interest Only ARM</b>	<b>3.875% - 0 points</b>	\$1290 + Appraisal	4.188%
<b>7/1 Interest Only ARM</b>	<b>3.875% - 0 points</b>	\$1290 + Appraisal	4.201%
<b>10/1 Interest Only ARM</b>	<b>4.125% - 0 points</b>	\$1290 + Appraisal	4.329%

**\*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 12/21/2018 and are subject to change due to market conditions. Please call for current rates.

## Conforming Loans - loan amounts up to \$484,350 (single unit Properties)

Program	Rate	Closing Cost (Title fees are not included)	APR
30 Year Fixed Rate	4.500% - 0 points	\$1290 + Appraisal	4.579%
20 Year Fixed Rate	4.250% - 0 points	\$1290 + Appraisal	4.295%
15 Year Fixed Rate	4.000% - 0 points	\$1290 + Appraisal	4.192%
5/1 ARM	4.000% - 0 points	\$1290 + Appraisal	4.179%
7/1 ARM	4.000% - 0 points	\$1290 + Appraisal	4.238%
10/1 ARM	4.125% - 0 points	\$1290 + Appraisal	4.323%

**\*Assumptions:** Conforming Loan Amount \$484,350 / 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 12/21/2018 and are subject to change due to market conditions. Please call for current rates.



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