

Mortgage Loan Interest Rates

for the week of January 11, 2019

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	3.875% - 0 points	\$1290 + Appraisal	3.953%
5/1 ARM	3.500% - 0 points	\$1290 + Appraisal	3.737%
7/1 ARM	3.500% - 0 points	\$1290 + Appraisal	3.838%
10/1 ARM	3.875% - 0 points	\$1290 + Appraisal	4.168%
5/1 Interest Only ARM	3.625% - 0 points	\$1290 + Appraisal	3.828%
7/1 Interest Only ARM	3.875% - 0 points	\$1290 + Appraisal	4.131%
10/1 Interest Only ARM	4.000% - 0 points	\$1290 + Appraisal	4.229%

***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 01/11/2019 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	4.490% - 0 points	\$1290 + Appraisal	4.529%
20 Year Fixed Rate	4.125% - 0 points	\$1290 + Appraisal	4.195%
15 Year Fixed Rate	3.875% - 0 points	\$1290 + Appraisal	3.995%
5/1 ARM	3.875% - 0 points	\$1290 + Appraisal	4.079%
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 01/11/2019 and are subject to change due to market conditions. Please call for current rates.



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