Interest Rate Update

6/3/2017

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Conforming Loans - loan amounts up to $417,000 (single unit properties)

Program	Rate	Estimated Closing Cost (Title fees are not included)	APR
30 Yr. Fixed Conforming	3.875%	$1,290	3.910%
15 Yr. Fixed Conforming	3.125%	$1,290	3.187%
7 Yr. ARM Conforming	3.250%	$1,290	3.376%
5 Yr. ARM Conforming	3.125%	$1,290	3.299%

***Assumptions:** Conforming Loan Amount $300K / 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 $1,540.00. No points for home purchases or refinancing. Quoted with 740 credit score. ARM rates are subject to increase after lock period expires. These interest rates are as of the date noted above and are subject to change due to market conditions. Subject to qualifying credit and program criteria. Please call for current rates

Jumbo Loans - loan amounts higher than $417,000 (single unit properties)

Program	Rate	Estimated Closing Cost (Title fees are not included)	APR
30 Yr. Fixed Jumbo	3.875%	$1,290	3.893%
15 Yr. Fixed Jumbo	3.500%	$1,290	3.531%
7 Yr. ARM Jumbo	3.250%	$1,290	3.313%
5 Yr. ARM Jumbo	3.125%	$1,290	3.212%

***Assumptions:** Jumbo Loan Amount $600K / 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 $1,540.00. No points for home purchases or refinancing. Quoted with 740 credit score. ARM rates are subject to increase after lock period expires. These interest rates are as of the date noted above and are subject to change due to market conditions. Subject to qualifying credit and program criteria. Please call for current rates.

Government - FHA & VA Loans (single unit properties)

Program		Estimated Closing Cost (Title fees are not included)	APR
30 Yr. Fixed FHA & VA	3.500%	$1,290	3.541%
15 Yr. Fixed FHA & VA	3.375%	$1,290	3.450%
5 Yr. ARM FHA	3.500%	$1,290	3.709%

***Assumptions:** FHA Loan Amount $250,000K / LTV 96.5%; VA Loan Amount $250,000 / 96.5% LTV However, 100% LTV is available for VA; Purchase; Primary residence; Existing Single Family Home; State of Illinois; Escrow; 40 Day Lock; 15 days Pre-Paid Interest. Standard Lending fee of $1,540.00. No points for home purchases or refinancing. Quoted with 740 credit score. ARM rates are subject to increase after lock period expires. These interest rates are as of the date noted above and are subject to change due to market conditions. Subject to qualifying credit and program criteria. Please call for current rates

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- **In House Underwriting**
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- **FHA & VA Full Product Suite**
- **Exceptional Approval Times**

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