



CURRENT RATES

Compliments of:

Teresa O'Dette & Ephraim Schwartz

Mortgage Consultants

Funding Your Future

Please do not hesitate to call if we can be of service!

(530) 582-3370 Truckee Office

Or Toll Free (800) 404-2129

Effective Date: January 15th, 2009

Jumbo/Second Home Rates and Highlights:

Jumbo Rates as low as 5.125%, Interest Only and Fixed Rate products available, 80% loan to value to \$1 million loan amount. Please call for the most up-to-date guidelines and programs.

Additional Rates:

30 Year Fixed Conforming	4.875%	One Point	4.953% APR
5 Year Fixed Conf - Int Only	4.000%	One Point	4.086% APR
15 Year Fixed Conforming	4.250%	One Point	4.310% APR
3 Yr Fixed Jumbo ARM - 2nd Home	5.500%	One Point	5.584% APR *
5 Year Fixed Jumbo - Int Only	5.125%	One Point	5.203% APR*

Assumptions: 740 credit score, fully documented income, primary residence (unless otherwise noted), 20% Down Payment, *LTV 70%

This information is subject to change without notice.,

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Broker, California Department of Real Estate, #01318558



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