



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: May 21st, 2010

Owner Occupied Rates:	RATE	APR
30 Year Fixed Conforming	4.500%	4.590%
15 Year Fixed Conforming	4.000%	4.084%
5 Year ARM	3.375%	3.454%
30 Year Fixed Hi-Balance ('Conf-Jumbo')	4.750%	4.836%
30 Year Fixed Jumbo	5.500%	5.587%
Second Home Rates:		
30 Year Fixed Conforming	4.500%	4.590%
30 Year Fixed Jumbo	5.500%	5.587%
Investment Home Rates:		
30 Year Fixed Conforming	5.125%	5.202%

Please call for additional rates, programs and guidelines

Assumptions: 740 credit score, fully documented income, 1 point origination

This information is subject to change without notice.

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Broker, California Department of Real Estate, #01318558

