



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) 581-5089 Tahoe City Office (530) 582-3370 Truckee Office

Or Toll Free (800) 404-2129

Effective Date: August 6th, 2010

Owner Occupied Rates:	RATE	APR
30 Year Fixed Conforming	4.250%	4.348%
15 Year Fixed Conforming	3.750%	3.842%
5 Year ARM	3.000%	2.824%
30 Year Fixed Hi-Balance ('Conf-Jumbo')	4.375%	4.462%
30 Year Fixed Jumbo	5.250%	5.316%
Second Home Rates:		
30 Year Fixed Conforming	4.375%	4.462%
30 Year Fixed Jumbo	5.250%	5.316%
Investment Home Rates:		
30 Year Fixed Conforming	4.875%	4.969%

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