



BANKERS NETWORK CORPORATION

MORTGAGE LOAN RATES-1/31/11

Amazing rates/ No points!

- 30 day locks
- No impounds
- No prepayment penalty
- FICO score of 720 or better

FIXED RATE LOANS

	CONFORMING*		HIGH BALANCE CONFORMING**	
	RATE	APR	RATE	APR
	up to \$417,000		up to \$729,750 -Varies by County	
30 YEAR	4.75%	4.805%	4.875%	4.915%
20 YEAR	4.50%	4.575%	--	
15 YEAR	4.00%	4.095%	4.25%	4.318%

ADJUSTABLE RATE LOANS

	CONFORMING*		HIGH BALANCE CONFORMING**	
	RATE	APR	RATE	APR
	up to \$417,000		up to \$729,750 -Varies by County	
5/1 ARM	3.375%	3.208%	3.875%	3.375%
7/1 ARM	3.875%	3.482%	4.375%	3.711%
10/1 ARM	4.375%	3.924%	4.750%	4.154%

Interest only available. Call for a quote.

TRUE JUMBO LOANS*** up to \$1,500,000

	NO POINT OPTION	APR
30 YR FIXED	5.375%	5.402%
15 YR FIXED	4.875%	4.920%
3/1 ARM	3.375%	3.114%
5/1 ARM	3.75%	3.475%
7/1 ARM	4.00%	3.647%

Interest only available. Call for a quote.

**Lower rates available for 65% LTV and under!
Private Money and Hard Money Loans available!**

*APRs on conforming rates are calculated on \$417,000 loan amounts 80% Loan to Value and \$521,250 Purchase Price.
 ** APRs on High balance Conforming are calculated on \$580,000 loan amount 80% Loan to Value and \$725,000 purchase price. High Balance Conforming Loan limits vary by county. Nevada County limit is \$562,500, Placer County is \$580,000 and higher priced areas like Santa Clara County are \$729,750
 ***APR's on True Jumbo loans are calculated on \$1,000,000 loan amount 80% Loan to Value and \$1,250,000 purchase price.

All APR's are calculated based on closing costs which include buyer paid processing fee, admin fee, underwriting fee, tax service fee, flood cert, 15 days prepaid interest, escrow fee, loan tie in fee, courier fee and Edoc fee. Closing costs on a Refinance is \$2926 for \$417,000, \$3226 for \$580,000 and \$3630 for \$1,000,000. Closing costs on a purchase loan is \$4172 for \$417,000 loan amount, \$4604 on \$580,000 and \$5704.50 on \$1,000,000. The above figures do not include transfer tax.

Bankers Network Corp.
MORTGAGE & FINANCIAL SERVICES

Jeannine Gallant
jgbankers@netmagic.net

DRE No. 01112360 • NMLS No. 296030

10825 Pioneer Trail Ste 101B, Truckee, CA 96161
Office: (530) 550-1333 • Cell: (530) 386-5551 • Fax: (530) 578-5119