



RATES as of 1/14/2009

CONVENTIONAL

30 Year Fixed  
4.875 0 pts

FHA  
5.00 0 pt

15 Year Fixed  
4.750% .0 pts

100% USDA RURAL HOUSING PROGRAM

5.000 % 30 Year Fix

JUMBO LOANS

30 Year Fixed  
Not Good – Really

5/1 ARM  
5.3750%

Call about Seller Buydown Strategy for best Rates!



Steve Morgan – Mortgage Planner

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[www.stevemorganonline.com](http://www.stevemorganonline.com)

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[www.ocmdlender.com](http://www.ocmdlender.com)

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*Rates subject to change without notice*

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