



**FIRST
HERITAGE**
MORTGAGE L.L.C.



The Washington Area's Lender of Choice!

Rates for Friday, August 19, 2011

Conforming (≤ \$417,000)			Jumbo Conf. (>\$417K to \$729,750)	
Note Term	Rate	Points	Rate	Points
30 Year	3.875%	0.625	4.000%	0.750
15 Year	3.250%	0.000	3.250%	0.000
10/1 ARM	3.375%	0.875	4.000%	0.625
7/1 ARM	2.875%	0.875	3.500%	0.750
5/1 ARM	2.625%	0.750	3.125%	0.625

GOVERNMENT PROGRAMS

NOTE TERM	RATE	POINTS	Max Loan
FHA 5/1 ARM	2.875 %	0.250	\$417,000
JUMBO FHA 5/1 ARM	3.250 %	0.250	\$729,750
FHA 30 yr.	3.750 %	0.500	\$729,750
VA 30 yr.	3.875 %	0.000	\$417,000
JUMBO VA 30 yr.	4.000 %	0.125	\$818,500

Jumbo Loans (>\$729,750—2MM Max 75% LTV)

NOTE TERM	RATE	POINTS
30 Year Fixed	4.625 %	0.875
15 Year Fixed	4.125%	0.500
10/1 ARM	3.875%	0.750
7/1 ARM	3.500%	0.875
5/1 ARM	3.250%	0.875

*** PORTFOLIO – JUMBO - LOAN PROGRAMS ***

Note Term	Rate	Points	Loan Amounts
10/1 ARM	3.990%	1.25	80% - \$729,750 to \$1mill 75% - \$1mill to \$2 mill
5/5 ARM	3.625%	1.25	80% - \$729,750 to \$1mill 75% - \$1mill to \$2 mill

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