AMERICAN INTERBANC.COM
Mortgage Bankers

Today's Mortgage Rates

Loan Fees	
Application	$999
Document Prep.	$0
Processing	$0
Upfront Fees	$0
Total AIM Fees	$999
third party fees excluded	

Rate Lock Expirations	
30 Day	10/02/14
45 Day	10/17/14
60 Day	11/01/14

[Click Here] to "Apply Now"

Effective Date: 9/2/2014
Effective Time: 9:23 AM

For more information Call (800) 724-0004. We can assist you with pricing your loan!

Step 1: Choose Your Loan Program and Interest Rate

Today's HOT Rates!

CONFORMING 30 YR FIXED

[Link] to Fannie Mae Conforming Loan Amounts

Rate	30 day lock (points)	APR*	45 day lock (points)	APR*
3.625	2.375	3.850	Call	
3.750	1.250	3.882		
3.875	0.500	3.945		
4.000	(0.500)	4.000		
4.125	(1.375)	4.125		
4.250	(2.250)	4.250		
4.375	(2.875)	4.375		
4.500	(3.375)	4.500		
4.625	(3.500)	4.625		

FANNIE MAE HIGH BALANCE 30 YR

[Link] to Fannie Mae High Balance Loan Amounts

Rate	30 day lock (points)	APR*	45 day lock (points)	APR*
3.625	3.375	3.925	Call	
3.750	2.250	3.956		
3.875	1.500	4.019		
4.000	0.500	4.061		
4.125	(0.375)	4.125		
4.250	(1.250)	4.250		
4.375	(1.875)	4.375		
4.500	(2.375)	4.500		
4.625	(2.500)	4.625		

CONFORMING 15 YR FIXED

Rate	30 day lock (points)	APR*	45 day lock (points)	APR*
2.750	1.625	3.035	Call	
2.875	0.875	3.052		
3.000	0.125	3.068		
3.125	(0.500)	3.125		
3.250	(1.000)	3.250		
3.375	(1.625)	3.375		
3.500	(2.375)	3.500		
3.625	(2.750)	3.625		

Explanation of "points" column:

- Non-bracketed points are the cost of buying a lower rate. Cost of Points = loan amount x points %
- Bracketed points are a credit that can be used to offset applicable adjustments (see Step 2) and/or be used as a credit towards closing costs. Credit = loan amount x (points %)

FANNIE MAE HIGH BALANCE 15 YR

Rate	30 day lock (points)	APR*	45 day lock (points)	APR*
2.750	2.625	3.167	Call	
2.875	1.875	3.182		
3.000	1.125	3.198		
3.125	0.500	3.232		
3.250	0.000	3.285		
3.375	(0.625)	3.375		
3.500	(1.375)	3.500		
3.625	(1.750)	3.625		

CONFORMING 20 YR FIXED

Rate	30 day lock (points)	APR*	45 day lock (points)	APR*
3.250	5.125	3.887	Call	
3.375	4.125	3.894		
3.500	0.875	3.639		
3.625	0.125	3.679		
3.750	(0.625)	3.750		
3.875	(1.125)	3.875		
4.000	(1.500)	4.000		
4.125	(2.375)	4.125		
4.250	(3.125)	4.250		

CONF. 5/1 ARM (30 year loan term)

Rate	30 day lock (points)	APR*	45 day lock (points)	APR*
2.125	3.250		Call	
2.250	2.875			
2.375	1.000			
2.500	0.500			
2.625	0.000			
2.750	(0.375)			
2.875	(0.500)			
3.000	(0.625)			
3.125	(0.750)			

CONF. 7/1 ARM (30 year loan term)

Rate	30 day lock (points)	APR*	45 day lock (points)	APR*
2.625	1.250		Call	
2.750	0.875			
2.875	0.500			
3.000	0.000			
3.125	(0.500)			
3.250	(0.625)			
3.375	(1.000)			
3.500	(1.500)			
3.625	(2.000)			

CONFORMING 10/1 ARM (30 year loan term)

Rate	30 day lock (points)	APR*	45 day lock (points)	APR*
3.000	3.375		Call	
3.125	2.875			
3.250	2.500			
3.375	1.750			
3.500	1.125			
3.625	0.500			
3.750	0.000			
3.875	(0.500)			
4.000	(0.875)			

CONFORMING 10 YR FIXED

Rate	30 day lock (points)	APR*	45 day lock (points)	APR*
2.750	0.625		Call	
2.875	0.375			
3.000	(0.250)			
3.125	(0.875)			
3.250	(1.250)			

Step 2: Apply All Applicable Adjustments

Conforming & High Balance Adjustments:

Important Notes:

- all adjustments are cumulative
- all adjustments are applied to the points unless otherwise stated

Please call (800) 724-0004 for Assistance

Loan Amount Adjustments			
Loan amounts<$165,000>$135,000	$400	to	AIM Fee
Loan amounts<$134,999>$100,000	$500	to	AIM Fee
Loann amounts<$99,999>$80,000	$800	to	AIM Fee

Subordinate Financing (retaining your HELOC or 2nd TD)	FICO: <720	or >=720
LTV <=65% and CLTV 80.01% to 95%	0.500	0.250
LTV 65.01% to 75% and CLTV 80.01% to 95%	0.750	0.500
LTV > 75% and CLTV 76.01% to 95%	1.000	0.750
CLTV > 95%	1.500	1.500

Other Adjustments:

Add .125 **to rate** for Texas cash out refinances in addition to fee adjustments
Fannie Mae High Balance Cash-Out Refinance = additional 1.00 add to points in addition to all other applicable adjustments
Fannie Mae High Balance Condo 0.25 to Points
Final rebate cannot be greater than closing costs (cannot apply for principal reductions or prepaids)

LTV % Adjustments (1)	LTV% <=50.00	50.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
Investment Property (non-owner occupied)	2.000	2.000	2.000	N/A	N/A	N/A	N/A
Condo	0.000	0.000	0.000	0.750	0.750	0.750	0.750
Escrow Waiver (to NOT have your taxes and insurance impounded)	0.250	0.250	0.250	0.250	n/a	n/a	n/a
2-Unit Property	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 & 4-Unit Property	1.500	1.500	1.500	1.500	n/a	n/a	n/a
LTV >90% <= 95%	0.000	0.000	0.000	0.000	0.000	0.000	0.250
DTI (2) greater than 43% (requires acceptable automated underwriting results)	0.125	0.125	0.250	0.250	n/a	n/a	n/a

Credit Score Adjustments	LTV% <=60.00	60.01 - 70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
Applies to All Products With A Loan Term > 15 Years							
>=740	0.000	0.000	0.000	0.250	0.250	0.250	0.250
720-739	0.000	0.000	0.250	0.500	0.500	0.500	0.500
700 - 719	0.000	0.500	0.750	1.000	1.000	1.000	1.000
680 - 699	0.125	0.625	1.375	1.875	1.625	1.375	1.375
660 - 679	0.250	1.250	2.250	2.750	3.000	2.500	2.500
640 - 659	0.750	1.500	2.750	3.250	3.500	3.000	3.000
620 - 639	1.000	1.750	3.250	3.250	3.500	3.500	3.500

Cash-Out Adjustments	LTV% <=60.00	60.01 - 70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
LTV /Credit Score Adjusters For Cash-Out Refinances:							
>=740	0.250	0.250	0.250	0.500	n/a	n/a	n/a
720 - 739	0.250	1.125	1.125	1.250	n/a	n/a	n/a
700 - 719	0.250	1.125	1.125	1.250	n/a	n/a	n/a
680 - 699	0.250	1.250	1.250	1.875	n/a	n/a	n/a
660 - 679	1.500	1.750	1.750	2.500	n/a	n/a	n/a
640 - 659	2.000	2.250	2.250	3.250	n/a	n/a	n/a
620 - 639	2.000	2.250	2.250	3.750	n/a	n/a	n/a

Footnotes:

(1) LTV % is your loan amount divided into the lower of your home's appraised value or purchase price (if purchase transaction).
(2) DTI is the ratio of total monthly debts divided into gross monthly income.

Jumbo Loans (For Loan Amounts Greater than Conforming or High-Balance Limits)

JUMBO 30 YR FIXED					JUMBO 15 YR FIXED					JUMBO 5/1 ARM 30 YR				
Rate	15 day lock (points)	APR*	30 day lock (points)	APR*	Rate	15 day lock (points)	APR*	30 day lock (points)	APR*	Rate	15 day lock (points)	APR*	30 day lock (points)	APR*
3.625	1.125	3.745	1.375	3.766	3.125	0.875	3.222	1.125	3.242	2.500	0.500		0.750	
3.750	0.375	3.809	0.625	3.830	3.250	0.375	3.307	0.625	3.327	2.625	0.125		0.375	
3.875	(0.500)	3.875	(0.250)	3.883	3.375	(0.125)	3.392	0.125	3.412	2.750	(0.250)		0.000	
4.000	(1.125)	4.000	(0.875)	4.000	3.500	(0.625)	3.500	(0.375)	3.500	2.875	(0.750)		(0.500)	
4.125	(1.875)	4.125	(1.625)	4.125	3.625	(1.125)	3.625	(0.875)	3.625	3.000	(1.250)		(1.000)	
4.250	(2.625)	4.250	(2.375)	4.250	3.750	(1.375)	3.750	(1.125)	3.750	3.125	(1.750)		(1.500)	
4.375	(2.750)	4.375	(2.500)	4.375	3.875	(1.750)	3.875	(1.500)	3.875	3.250	(2.250)		(2.000)	
4.500	(2.875)	4.500	(2.625)	4.500						3.375	(2.500)		(2.250)	

JUMBO 7/1 ARM 30 YR					JUMBO 7/1 ARM INTEREST ONLY					JUMBO 5/1 ARM INTEREST ONLY				
Rate	15 day lock (points)	APR*	30 day lock (points)	APR*	Rate	15 day lock (points)	APR*	30 day lock (points)	APR*	Rate	15 day lock (points)	APR*	30 day lock (points)	APR*
2.750	1.375		1.625											
2.875	0.625		0.875											
3.000	0.125		0.375											
3.125	(0.625)		(0.375)											
3.250	(1.125)		(0.875)											
3.375	(1.625)		(1.375)											
3.500	(2.000)		(1.750)											
3.625	(2.375)		(2.125)											

Jumbo Loan Adjustments

Jumbo 30 Year or 15 Year Fixed Adjustments						
LTV	<= 60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
Greater than Fannie Mae max. to $1.0M Credit Score>740	0.000	0.000	0.000	0.000	0.000	
Credit Score 720-739	0.000	0.000	0.000	0.250	0.375	
Loan Amount Greater than $1.5M to $3M	0.125	0.375	0.375			
Cashout Refinance	0.625	0.625	n/a	n/a		
Condo <= 4 Stories	0.500	0.500	0.500	0.500	0.500	
Condo > 4 Stories	0.750	0.750	0.750	0.750	0.750	
Waive Escrows (no Impound Account)	0.250	0.250	0.250	0.250	0.250	

Jumbo Arm Adjustments						
LTV	<= 60%	60.01-65%	65.01-70%	70.01-75%	>75.01	
Loan Amt Less than or Equal $1.0M and Fico <720	0.000	0.000	0.000	0.000	0.500	
Loan Less than or Equal $1.0M and Fico 720-750	0.000	0.000	0.000	0.000	0.375	
Loan Amt Less than or Equal $1.0M and Fico >750	0.000	0.000	0.000	0.000	0.250	
Loan Greater $1.0M <= $1.5M and Fico 720-750	0.000	0.125	0.125	0.125	0.500	
Loan Greater $1.0M <= $1.5M and Fico >750	0.000	0.000	0.125	0.125	0.375	
Loan Greater $1.5M <= $2.0M and Fico 720-750	0.375	0.500	0.625	0.625	1.000	
Loan Greater $1.5M <= $2.0M and Fico >750	0.250	0.250	0.500	0.500	0.875	
Cashout Refinance	n/a	n/a	n/a	n/a	n/a	
Condo	0.250	0.250	0.250	0.250	0.250	
Second Home	0.500	0.500				
DTI > 40 and <= 43	0.000	0.000	0.250	0.250	0.375	
Waive Escrows (no Impound Account)	0.250	0.250	0.250	0.250	0.250	

*Rates and APRs may vary depending on loan details, such as points, loan amount, loan-to-value, your credit, property type, and occupancy. ARM rates subject to increase during loan term. For example purpose, the APR's calculated in the above grid use a loan amount of $300,000/$450,000 FNMA High balance, Application Fee of $999 and one day of prepaid interest.

This is not an advertisment or credit as defined by paragraph 226.24 of Regulation Z

Licensing Information: CA - Department of Business Oversight #6036965; ID - MLB-4405; MA - Massachusetts Commissioner of Banks - Mortgage Lender License ML1279; NJ - N.J. Department Banking and Insurance LO55668
CO - NMLS 2043; OR - Division of Finance & Corporate Securities ML-3526; TX - Department of Savings and Mortgage Lending NMLS 2043; PA - Department of Banking 18231-18231.001; UT - MLCO-5502896; WA 520-CL-25764

Rates, terms and conditions subject to change without notice. Information intended for American Interbanc Mortgage, LLC

Step 3: **[Click Here]** To Apply For A Loan: