

## Current View of Ever Changing Interest Rates:

<u>Rate</u>	<u>APR</u>	<u>Origination Fee</u>	<u>Down</u>	<u>Points</u>
30 Year Fixed Conventional 3.500%	3.589%	0.000	3% - 5%	0.500
15 Year Fixed Conventional 2.750%	2.833%	0.000	3% - 5%	0.500
7/1/6M Conventional ARM 3.375%	3.868%	0.000	3% - 5%	0.500
30 Year Fixed FHA 3.125%	4.184%	0.000	3.5%	0.500
30 Year Fixed VA 3.125%	3.436%	0.000	0	0.500
AHFC First Time Home Buyer 3.125%	3.260%	1.000	3% - 5%	0.000

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*Mortgage Bonds are lower while stocks continue to sell off.*

*Inflation pressures, tapering and higher rates continue to spook the markets.*

*Interest rates have moved up .05% in the last several weeks, with more increased on the horizon.*

***If you're investing in a home in the near future, with the outlook of rising interest rates, it is my humble opinion that locking your interest rate sooner rather than later could save you thousands of dollars!***

Let me know if you have any questions or need additional related info [-rod@rodstone.com](mailto:-rod@rodstone.com).