



## MORTGAGE

| Loan Type       | Rate  | APR   | Points | Term  | Monthly Payment | Total Interest |
|-----------------|-------|-------|--------|-------|-----------------|----------------|
| 15 Year Fixed   | 4.50% | 4.62% | 0.50   | 15    | \$1,199.00      | \$113,820.00   |
| 30 Year Fixed   | 5.50% | 5.65% | 0.50   | 30    | \$799.00        | \$227,820.00   |
| 5/1 ARM         | 4.00% | 4.15% | 0.50   | 5/28  | \$1,149.00      | \$108,820.00   |
| 7/1 ARM         | 4.25% | 4.40% | 0.50   | 7/28  | \$1,179.00      | \$113,820.00   |
| 10/1 ARM        | 4.50% | 4.65% | 0.50   | 10/28 | \$1,209.00      | \$118,820.00   |
| 15/5 Hybrid ARM | 4.00% | 4.15% | 0.50   | 15/5  | \$1,149.00      | \$108,820.00   |
| 20/5 Hybrid ARM | 4.00% | 4.15% | 0.50   | 20/5  | \$1,149.00      | \$108,820.00   |
| 25/5 Hybrid ARM | 4.00% | 4.15% | 0.50   | 25/5  | \$1,149.00      | \$108,820.00   |
| 30/5 Hybrid ARM | 4.00% | 4.15% | 0.50   | 30/5  | \$1,149.00      | \$108,820.00   |
| 15 Year Fixed   | 4.75% | 4.87% | 0.50   | 15    | \$1,219.00      | \$115,820.00   |
| 30 Year Fixed   | 5.75% | 5.90% | 0.50   | 30    | \$819.00        | \$231,820.00   |
| 5/1 ARM         | 4.25% | 4.40% | 0.50   | 5/28  | \$1,169.00      | \$110,820.00   |
| 7/1 ARM         | 4.50% | 4.65% | 0.50   | 7/28  | \$1,199.00      | \$115,820.00   |
| 10/1 ARM        | 4.75% | 4.90% | 0.50   | 10/28 | \$1,229.00      | \$120,820.00   |
| 15/5 Hybrid ARM | 4.25% | 4.40% | 0.50   | 15/5  | \$1,169.00      | \$110,820.00   |
| 20/5 Hybrid ARM | 4.25% | 4.40% | 0.50   | 20/5  | \$1,169.00      | \$110,820.00   |
| 25/5 Hybrid ARM | 4.25% | 4.40% | 0.50   | 25/5  | \$1,169.00      | \$110,820.00   |
| 30/5 Hybrid ARM | 4.25% | 4.40% | 0.50   | 30/5  | \$1,169.00      | \$110,820.00   |

# Step By Step Mortgage Rates

**Neil Barofsky**



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