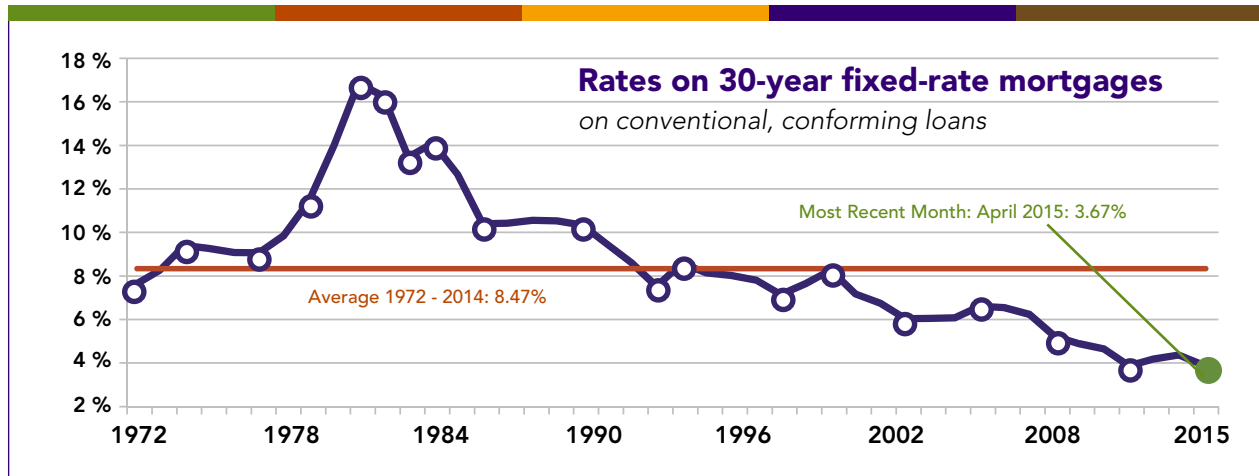


# Mortgage rates remain near historic lows

If you've been waiting to buy a home, now may be the time to take action



**Source:** Freddie Mac's Primary Mortgage Market Survey®. Rate shown is the rate on a 30-year fixed-rate mortgage on a prime conventional, conforming loan with an LTV of no more than 80%. These are historical figures, and the most recent rate shown doesn't necessarily reflect a rate that is currently available. PMMS® data is provided "as is," with no warranties of any kind, express or implied, including, but not limited to, warranties of accuracy or implied warranties of merchantability or fitness for a particular purpose. Use of the data is at the user's sole risk.

## Most recent monthly average: April 2015

**3.67% / 3.864% APR** Payment example: \$200,000 30-year fixed-rate mortgage with a 20% down payment. The average origination fee for a loan of this size would have been \$1,100 or 0.550 points. One point is one percent of the loan amount. The APR quoted above does not include other closing costs. APRs will vary due to cost of PMI (if applicable) and actual loan amount. This loan would have had 360 scheduled monthly principal and interest payments of \$917.18. This monthly payment amount does not include property tax or homeowner's insurance, which must be paid in addition to your loan's principal and interest. Your actual payment may be higher. The rate, points, APR, and payment amount are based on the most recent monthly average from Freddie Mac's survey. These specific loan terms may not have been offered by us during that month.

Mortgage rates remain low in a historic context. This makes today a particularly good time to buy a home or refinance your existing property. **Call today!**

**HomeServices**Lending<sup>LLC</sup>



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Source of APR calculations: <http://www.bankrate.com/calculators/mortgages/mortgage-apr-calculator.aspx>

HomeServices Lending, LLC does not offer loans in all states.

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101016 Expires 07/31/15