

PHH Home Loans Rate Sheet

January 7, 2011

CONVENTIONAL FIXED RATE PROGRAMS

CONFORMING 30 YR FIXED

(\$417,000 MAX LOAN)

Rate	Pts	APR
4.875%	0.000	5.004%

CONFORMING 15 YR FIXED

(\$417,000 MAX LOAN)

Rate	Pts	APR
4.250%	0.000	4.463%

JUMBO 30 YR FIXED

(\$417,001 - \$1.5 million, Loan Size Adj may apply)

Rate	Pts	APR
5.375%	0.000	5.526%

JUMBO 15 YR FIXED

(\$417,001 - \$1.5 million)

Rate	Pts	APR
4.750%	0.000	4.908%

CONVENTIONAL ARM PROGRAMS

5/1 ARM

(\$417,000 MAX LOAN)

Rate	Pts	APR
3.625%	0.000	3.746%

7/1 ARM

(\$417,000 MAX LOAN)

Rate	Pts	APR
4.125%	0.000	4.057%

FHA/VA PROGRAMS

FHA 30 YR FIXED

(Max. Mortgage: \$365,000 + MIP)

Rate	Pts	APR
4.750%	0.000	5.341%

VA 30 YR FIXED

(Max Loan: \$417,000 Includes Funding Fee)

Rate	Pts	APR
4.750%	0.000	5.287%

***PHH Home Loans
RATES ARE GREAT!***

The Lakes Mortgage Group

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****30 Day Pricing****

This statement of current rates is not an offer to enter into an agreement for a loan at a specified interest rate or number of discount points or both. (In Minnesota: An offer to enter into such an agreement may only be made pursuant to Minnesota statutes section 47.206.) Current interest rates and discount points are subject to change at any time without notice to you.

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