

**Linda Knowlton**

**GMS Mortgage Group Services**

**Rates as of 9/6/19**

(239) 822-8222

Ofc: (239) 790-3206

Toll Free: 800-553-7338 ext 229

[lknowlton@viprealty.com](mailto:lknowlton@viprealty.com)

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30 Year Fixed: 3.875%    0 points    3.5%    1 point

15 Year Fixed: 3.375%    0 points    3.0%    1 point

Minimum mid credit score 720 for the stated rates above. Rates will be adjusted with lower credit

JUMBO:        30 Year Fixed: 4.00%

FHA RATES: 30 Year Fixed: 3.25%

**Call for Details.**

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**Rob Lisenbee**

**Bank of the Islands**

**Rates as of 9/10/19**

(239) 472-7211

[RLisenbee@bankoftheislands.com](mailto:RLisenbee@bankoftheislands.com)

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**\*\*Conventional & Conforming loans to \$484,350 Condo & Single Family**

30 Year Fixed:3.99%    0 Point        3.75%    1 Point

15 Year Fixed:3.50%    0 Point        3.25%    1 Point

5/1 ARM:                3.875% 0 Point        3.50%    1 Point

7/1 ARM:                3.875% 0 Point        3.625% 1 Point

10/1 ARM:               3.99%    0 Point        3.75%    1 Point

**\*\* Non-Conforming Jumbo Loans >\$484,350**

30 Year Fixed:4.375% 0 Point        4.125%    1 Point

15 Year Fixed:3.99%    0 Point        3.625%    1 Point

5/1 ARM:                3.625% 0 Point        3.125%    1 Point

7/1 ARM:                3.625% 0 Point        3.25%     1 Point

**\*\* Condominium – not Fannie/Freddie eligible**

3/1 ARM:                5.95%    0 Point

15 Year Fixed:5.95%    0 Point

**Call for Details**

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**Dan Krispinsky**

**Rates as of 9/10/19**

**Lake Michigan Credit Union**

**239-850-9232**

**30 year fixed        3.625%        APR 3.713%**

**20 year fixed        3.375%        APR 3.483%**

**15 year fixed        3.125%        APR 3.227%**

**3/1 ARM                3.125%        APR 3.985%**

**5/1 ARM                3.250 %        APR 3.900%**

**7/1 ARM                3.375%        APR 3.860%**

**FHA 30 year fixed    3.50%        APR 4.257%**

**FHA 15 year fixed    3.625%        APR 4.422%**

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**Dan Royal American Momentum Bank****Rates as of 9/10/19**

(239) 213-9508

[droyal@americanmomentumbank.com](mailto:droyal@americanmomentumbank.com)

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**\*\* Fixed rate mortgage pricing for homes/condos greater than \$453,100**

30 Year Fixed: 4.125%    0 Points    4.162% APR

7/1 ARM:            3.750%    0.125 Points    4.190% APR

10/1 ARM:           3.875%    0.125 Points    4.159% APR

**Call for Details**

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**Dan Cronin Sanibel Captiva Community Bank****Rates as of 9/10/19**

(239) 210-2362

[DCronin@sancapbank.com](mailto:DCronin@sancapbank.com)**\*\* Mortgage pricing for homes and condos greater than \$484,350**

30 Year Fixed: 4.125%    0 Points    4.730% APR

15/1 ARM:            3.875        0 Points    4.021% APR

**\*\* Mortgage pricing for homes and condos less than \$484,350**

30 Year Fixed: 3.875%    0 Points    3.907% APR

15 Year Fixed 3.500%    0 Points    3.588% APR

5/1 ARM:            4.375%    0 Points    4.820% APR