

**Linda Knowlton**

**GMS Mortgage Group Services**

**Rates as of 1/2/20**

(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    3.500%    1 point

15 Year Fixed: 3.500%    0 points    3.250%    1 point

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

JUMBO:        30 Year Fixed: 4.25%

FHA RATES: 30 Year Fixed: 3.50%

**Call for Details.**

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**Dan Krispinsky**

**Rates as of 1/2/20**

**Lake Michigan Credit Union**

**239-850-9232**

**30 year fixed        3.625%        APR 3.703%**

**20 year fixed        3.500%        APR 3.580%**

**15 year fixed        3.250%        APR 3.352%**

**3/1 ARM                3.250%        APR 4.119%**

**5/1 ARM                3.375 %        APR 4.024%**

**7/1 ARM                3.500%        APR 3.984%**

**FHA 15 year fixed    3.500%        APR 4.296%**

**FHA 30 year fixed    3.250%        APR 4.000%**

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**Dan Royal    American Momentum Bank**

**Rates as of 12/6/19**

(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        4.000%    0.000 Points    4.044% APR

7/1 ARM:            3.875%    0.000 Points    3.998% APR

10/1 ARM:           4.125%    0.000 Points    3.984% APR

**Call for Details**

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**Dan Cronin Sanibel Captiva Community Bank**

**Rates as of 12/23/19**

(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	4.150% APR
15 Year Fixed:	4.000%	0 Points	4.045% 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:	4.500%	0 Points	4.867% APR