

"What is my interest rate?..."

Brought to you by:



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It is no secret that in the current housing market, interest rates are at an all time low. We have all heard at least one reference to these extremely low interest rates; whether it was through your local bank, a lender, or even advertising. With so much misleading information out there, we wanted to explain just how a borrowers interest rate is determined.

The following 26 items play a role in the interest rate a borrower will end up with:

1. Sales price of home
2. Projected interest rate
3. Loan amount
4. Property value
5. FICO credit score
6. DTI (debt to income)
7. LTV (loan to value)
8. CLTV (combined loan to value)
9. Months of reserves
10. How many properties do they own
11. Citizenship
12. First time home buyer
13. AUS type
14. Loan program
15. Property type
16. Occupancy
17. Purpose
18. Specialty product
19. Escrows or not
20. State
21. County
22. Zip code
23. Loan type (fixed or ARM)
24. Con-forming or non-conforming
25. Term
26. LPMI (private mortgage insurance)

**For more information on interest rates and how to determine yours,
call us at: 281.494.5626**