

Ruoff Rate Watch



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Ruoff Home Mortgage
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Today's Rates: Week Beginning September 12, 2011

Conventional Rates:

Loan Amount over 200K

30yr. Fixed			
Rate	4.25%	4.125%	4.00%
Points	0	0.50	1

15yr. Fixed			
Rate	3.5%	3.375%	3.25%
Points	0	0.50	1

Loan Amount 100K - 200K

30yr. Fixed			
Rate	4.375%	4.25%	4.125%
Points	0	0.50	1

15yr. Fixed			
Rate	3.625%	3.50%	3.375%
Points	0	0.50	1

Loan Amount Under 100K - Call for a quote

Government Rates:

FHA
 Loan Amount 150K and Above

30yr. Fixed			
Rate	4.5%	4.375%	4.25%
Points	0	0.50	1

Loan Amount 75K - 149.99K

30yr. Fixed			
Rate	4.75%	4.625%	4.50%
Points	0	0.50	1

VA - add .25 points to FHA pricing

FHA/VA Loan Amount Under \$75K - Call for a quote

USDA - 4.75%

Fico scores and LTV can effect final rate pricing