

# DAILY INTEREST RATES

*Dedicated to providing you Superior Customer Service!*

We offer Solutions for your mortgage needs; First Time Buyers, Moving Up, Refinances, Conventional, Jumbo and Government Loans (FHA & VA), Second Home Properties & Investment Properties.

THE RATES BELOW ARE EFFECTIVE FOR FRIDAY, SEPTEMBER 26, 2014

Conventional <sup>1</sup>		
FIXED	Rate	APR*
30 Year	4.375%	4.410%
20 Year	4.125%	4.173%
15 Year	3.500%	3.561%

Jumbo <sup>2</sup>		
FIXED	Rate	APR*
30 Year	4.125%	4.148%
15 Year	3.625%	3.665%

FHA <sup>3</sup>		
FIXED	Rate	APR*
30 Year	3.750%	4.106%

  

VA <sup>4</sup>		
FIXED	Rate	APR*
30 Year	4.000%	4.138%
15 Year	3.375%	3.616%

ARM <sup>5</sup>					
Term	Rate	APR*	Index	Margin	Caps
Conv 5/1 LIBOR	3.250%	3.525%	0.836%	2.25%	5% Initial, 2% Periodic, 5% Lifetime
The interest rate for this product is variable. The interest rate will be fixed for 5 years and will adjust either up or down at the end of this period.					
Conv 7/1 LIBOR	3.500%	3.750%	0.836%	2.25%	5% Initial, 2% Periodic, 5% Lifetime
The interest rate for this product is variable. The interest rate will be fixed for 7 years and will adjust either up or down at the end of this period.					
Jumbo 5/1 LIBOR	3.250%	3.445%	0.836%	2.25%	5% Initial, 2% Periodic, 5% Lifetime
The interest rate for this product is variable. The interest rate will be fixed for 5 years and will adjust either up or down at the end of this period.					

Due to market fluctuations, interest rates are subject to change at any time and without notice. This ratesheet is for illustrative purposes only. The most current pricing will be found at the Wintrust Mortgage Optimal Blue online pricing engine. Interest rates are also subject to credit and property approval based on secondary market guidelines. The rates shown are based on average rates for our most common qualified customers. Your individual rate may vary. \*APR, Annual Percentage Rate. <sup>1</sup>The Conventional APR is based on a \$300,000 loan for the purchase of an owner occupied residential property with 80% LTV. <sup>2</sup>The Jumbo APR is based on a \$450,000 loan for the purchase of an owner occupied residential property with 69% LTV. <sup>3</sup>The FHA APR is based on a \$300,000 loan for the purchase of an owner occupied residential property with 80% LTV. FHA loans will require an up-front mortgage insurance premium of 1.75% of the loan amount. Depending on the amount of the principal obligation of the loan in relation to the appraised property value, FHA loans are also subject to a monthly mortgage insurance premium that will range anywhere from 1.30% to 1.35% of the remaining insured principal balance. Consult your loan officer for exact amounts per your specific loan scenario. <sup>4</sup>The VA APR is based on a \$300,000 loan for the purchase of an owner occupied residential property with 80% LTV. A funding fee is required on all VA loans. <sup>5</sup>The Adjustable Rate Mortgage (ARM) APR is based on a \$300,000 loan for the purchase of an owner occupied residential property with 80% LTV. ARM interest rate is variable and subject to increase after settlement. APR may increase in the future. Variable interest rates are based upon publicly available indexes and these rates will adjust mirroring the changes in value of the index used. Pricing based on a 30 day lock.



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