

Wondering where rates are today ? Here's a Guide that may be helpful.  
I've posted a few programs below indicative of where rates are for a few local lenders. Remember ... these rates are a guide. For actual rates you'll want to consult with a mortgage representative.

*Please feel free to call me for assistance in finding a mortgage representative that may assist you.*

January 6, 2012

## Expect to put 25 % Down

**CONFORMING 30 YEAR FIXED RATES** are hovering around  
**3.875% with 0 points** with limits of \$417,000 for  
one unit and \$533,850 for two units

**Jumbo Loans up to \$750,000** are in the neighborhood of  
**4.500%**

**CONFORMING 15 YEAR FIXED RATES** are in the neighborhood of  
**3.250% with 0 points**

**ADJUSTABLE RATE MORTGAGES**  
Can still be obtained for about 3.5 % interest

Fico scores can effect rates



**Prudential**

**Fox & Roach,  
REALTORS®**

**James I. (Jim) Marshall, CRS, GRI, ePro**

**Prudential Fox & Roach, Realtor**

5501 West Avenue, Ocean City, NJ

Office : 1 - 609 - 399 - 0066

Cell : 1 - 609 - 602 - 3243

Email : [Jim@JimOCNJ.com](mailto:Jim@JimOCNJ.com)

[Beach4Sale.com](http://Beach4Sale.com)

