

TEXAS REPUBLIC MORTGAGE

Mortgage Lending like it oughta be!

INTRODUCING 2 NEW EXCLUSIVE RESIDENTIAL PORTFOLIO ADJUSTABLE RATE MORTGAGE LOANS

- Loan amounts up to \$1.5 million
- All closing costs can be rolled into the loan (excluding escrows and prepaids)
- Common sense underwriting
- Floor/Min interest rate is Initial Interest Rate minus .5%
- Ceiling/Max interest rate 18%
- Index is WSJ Daily Prime Rate. Margin is 1% (1.5% for Investment Properties)
- 3% CAP on rate adjustments
- Escrows required
- 30 Year Amortization (20 Year Amortization on Investment Properties)

Product and Rate information below is based on:

\$500,000 sales price, 20% down

\$400,000 loan amount on 30 year amortization. (20 Year for Investment Property)

PRIMARY RESIDENCE OR SECOND HOME

Product	Initial Rate	APR*	Origination	Lender Fees
2/4 ARM	4.99%	7.863 APR*	Orig Fee 1.5%	\$475 Underwriting
3/3 ARM	5.99%	7.818 APR*	Orig Fee 1%	\$475 Underwriting

INVESTMENT PROPERTY

Product	Initial Rate	APR*	Origination	Lender Fees
2/4 ARM	5.99%	8.322 APR*	Orig Fee 1.5%	\$475 Underwriting
3/3 ARM	6.99%	8.303 APR*	Orig Fee 1%	\$475 Underwriting

APR (Annual Percentage Rate) calculated with WSJ Index at 7%, origination and lender fees listed above, and combined with other APR fees totaling \$1,629.70 All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all Texas counties or for all amounts. Other restrictions and limitations apply. Rates and payments shown are examples only. Ask us about current rates and terms. Home lending products offered by Texas Republic Mortgage.



CONTACT ME FOR YOUR MORTGAGE NEEDS



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