



December 21, 2011
MICHAEL STRAWN
Vice President
Office: 317-574-9292
Toll Free: 800-326-6359
Cell: 317-590-8888
e-mail: mstrawn@firstmortgageindiana.com

CONVENTIONAL/CONFORMING
 \$200,000 - \$417,000

<i>30 Year Fixed</i>	<i>15 Year Fixed</i>
3.990% 0 + 0.000	3.375% 0 + 0.000
<i>5 Yr ARM</i>	<i>No PMI Only 5% Down !</i>
2.875% 0 + 0.000	<i>30 year Fixed Zero Points!</i>
	<i>4.625% w/ Strong Credit !</i>

JUMBO
 \$417,100 - \$1,500,000

<i>30 Year Fixed</i>	<i>15 Year Fixed</i>
4.750% 0 + 0.000	4.375% 0 + 0.000
<i>5 Yr ARM*</i>	<i>10 Yr ARM</i>
2.625% 0 + 0.25	4.250% 0 + 0.000

**Call for quote on 5 Yr ARM loans over \$750K **

GOVERNMENT FHA/VA
 \$180,000 - \$271,050

<i>30 Year Fixed</i>	<i>5/1 ARM</i>
4.000% 0 + 0.000	3.250% 0 + 0.000

TAKE ADVANTAGE OF TWO SERVICES THAT WILL INCREASE CLOSINGS!

1) PURCHASE MONEY LOANS WITHOUT MONTHLY PMI WITH AS LITTLE AS 5% DOWN AT THE MOST COMPETITIVE RATES FOR BUYERS WITH STRONG CREDIT SCORES. SELLER CONCESSIONS ARE ALLOWED!!

2) FREE PRE-APPROVALS MAKE YOUR BUYER'S BARGAINING POSITION STRONGER!!

***ALL 30 YEAR CONVENTIONAL/CONFORMING AND JUMBO QUOTES ASSUME EITHER A MINIMUM CREDIT SCORE OF 740 OR 25% DOWN. THIS DOES NOT APPLY TO FHA OR VA LOANS AND DOES NOT APPLY TO LOANS WITH A TERM OF 15 YEARS OR LESS ***

CALL MICHAEL "FIRST" FOR DETAILS
NMLS # 132088 / IN-DFI # 11184

This information is NOT an advertisement to extend customer credit as defined by paragraph 226.24, Regulation Z. Rates and terms subject to change. For use by Real Estate Professionals only.

9292 N. Meridian Street Suite 100 Indianapolis, In 46260 (317) 574-9292 Fax (317) 574-9282 1-800-326-6359
 www.firstmortgageindiana.com