



For more information please contact us at
408 532 1022

American Dream Program

1% Annual Cap

Life Cap 2% above Start Rate

95% LTV Purchase OK (Not subject to Declining Markets)

Permitted for primary residence & 2nd home only

Purchase or Rate/Term only; Cash-out not permitted

Qualify at start rate +1%; Fully amortized payment

Interest Only option not permitted

Conforming Loan Amount up to \$417K

FIRST YEAR 1	FIXED YEAR 2	FIXED YEAR 3-30	COST
3.99%	4.99%	5.99%	2.0
4.125%	5.125%	6.125%	1.75

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