



With Guaranteed Rate as the Preferred Lender for Silver Tower You Get:

- Building approved
- Fast underwriting turn times
- No lender fees*

Guaranteed Rate Loan Structure (No PMI) Versus Other Banks (With PMI) With Various Down Payments, 30-Yr Fixed**

Purchase Price	Down PMT%	Guaranteed Rate			Other Banks (Market Rates)			Guaranteed Rate Financial Savings	
		Interest Rate	APR	Payment (no PMI)	Interest Rate	APR	Payment (with PMI)	Monthly	Yearly
\$250,000.00	5%	4.000%	4.419%	\$1,133.86	4.250%	5.630%	\$1,354.40	\$220.54	\$2,646.45
	10%	4.000%	4.383%	\$1,074.18	4.250%	5.508%	\$1,223.11	\$148.93	\$1,787.16
	20%	3.875%	4.105%	\$940.47	4.125%	5.383%	\$969.30	\$28.83	\$345.90
	25%	3.750%	3.980%	\$868.34	4.000%	5.258%	\$895.15	\$26.81	\$321.74
\$300,000.00	5%	4.000%	4.419%	\$1,360.63	4.250%	5.630%	\$1,625.28	\$264.65	\$3,175.74
	10%	4.000%	4.383%	\$1,289.02	4.250%	5.508%	\$1,467.74	\$178.72	\$2,144.60
	20%	3.875%	4.105%	\$1,128.57	4.125%	5.383%	\$1,163.16	\$34.59	\$415.08
	25%	3.750%	3.980%	\$1,042.01	4.000%	5.258%	\$1,074.18	\$32.17	\$386.09
\$350,000.00	5%	4.000%	4.419%	\$1,587.41	4.250%	5.630%	\$1,896.16	\$308.75	\$3,705.03
	10%	4.000%	4.383%	\$1,503.86	4.250%	5.508%	\$1,712.36	\$208.50	\$2,502.03
	20%	3.875%	4.105%	\$1,316.66	4.125%	5.383%	\$1,357.02	\$40.36	\$484.26
	25%	3.750%	3.980%	\$1,215.68	4.000%	5.258%	\$1,253.22	\$37.54	\$450.44
\$400,000.00	5%	4.000%	4.419%	\$1,814.18	4.250%	5.630%	\$2,167.04	\$352.86	\$4,234.32
	10%	4.000%	4.383%	\$1,718.70	4.250%	5.508%	\$1,956.98	\$238.29	\$2,859.46
	20%	3.875%	4.105%	\$1,504.76	4.125%	5.383%	\$1,550.88	\$46.12	\$553.45
	25%	3.750%	3.980%	\$1,389.35	4.000%	5.258%	\$1,432.25	\$42.90	\$514.79

**Rates Subject to Change Without Notice. Owner Occupied, 760+ credit, Max DTI 45%, other restrictions may apply. Payment Does Not include Taxes or Monthly Assessments

Apply online at guaranteedrate.com/joe
Rates are subject to change at any time.

*Owner Occupied, Min loan amount \$200,000.00

For more details call:

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SVP of Mortgage Lending

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