



Mortgage Rate UPDATE

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Take Stock of Your Stuff...While You Can

Imagine the nightmare of having your home damaged or destroyed. Then, to make matters worse, imagine trying to recreate and remember all of the contents of your home for insurance and replacement purposes. Many thousands of Americans find themselves in that situation every year. If it happens to you, will you be prepared?

Taking the time to list all of the contents in your home can seem like a very daunting process. But the Insurance Information Institute has streamlined the process by allowing consumers to download a FREE copy of the "Know Your Stuff" software by visiting www.knowyourstuff.org.

The software is very user friendly, only takes a few minutes to download, and all the information entered will be saved on your local hard drive. You can even add images of big-ticket items if you want.



Once you have completed your home inventory, be sure to have your insurance agent review it to make sure your current policy has sufficient coverage. It is also important to save a copy of your home inventory on a CD and store the CD in a fireproof safe, a safety deposit box, or at a friend's or family member's house.

Mortgage Interest Rates*

Rates as of Monday, 13th July, 2009:

	Conforming	APR	Payment per \$1,000	Jumbo	APR	Payment per \$1,000
15-Yr. fixed	4.875%	5.176%	\$7.84	6.875%	7.035%	\$8.92
30-Yr Fixed	5.250%	5.427%	\$5.52	8.00%	8.105%	\$7.34
20-Yr fixed	5.250%	5.490%	\$6.74	7.875%	8.008%	\$8.29

*Rates are subject to change due to market fluctuations and borrower's eligibility.

All quotes assume the following: Minimum loan size of \$125,000, 70% LTV/CLTV. Primary Residence, Single Family Residence. Purchase or refinance (No Cash Out). 30 day lock period. Credit score of 740 or greater. Discounts May Apply

