



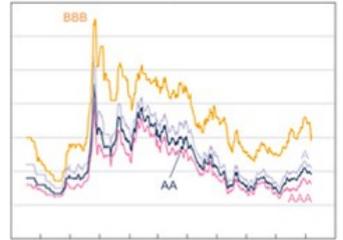
Mortgage Rate UPDATE

Guy V Jones & Lance Scott
 Managing Owners
 Integra Lending Group, LLC
 Phone: 985-206-0960
 Fax: 985-206-0965
 LS@INTEGRALG.COM
 www.IntegraLendingGroup.com

Mortgage Backed Securities... What the Fed's Purchases Mean to You

You've probably heard that the Fed is buying up billions of dollars worth of Mortgage-Backed Securities. But how does this really impact home loan rates and your mortgage?

Basically, the Fed's actions provide a demand for Mortgage-Backed Securities, which should help keep the ceiling on home loan rates from moving much higher in the foreseeable future. That's good news for home buyers who are looking to purchase a home at a bargain price, as well as those who can benefit from a refinance.



However...the Fed's actions do not necessarily mean home loan rates will move significantly lower.

It all depends on which Bond coupons the Fed purchases. If they purchase higher rate coupons—as they have been doing—their continued purchasing will likely keep a lid on rates, but won't necessarily push them significantly lower.

The fact is, rates are within inches of all-time historic lows, so don't wait to miss a great opportunity to purchase the home of your dreams, or get more money back in your budget by a smart refinance.

With a short conversation we can talk over the options, so you can rest assured that you're making smart decisions on your home financing.

Mortgage Interest Rates*

Rates as of Tuesday, 9th June, 2009:

	Conforming	APR	Payment per \$1,000	Jumbo	APR	Payment per \$1,000
15-Yr. fixed	5.250%	5.554%	\$8.04	6.875%	7.035%	\$8.92
5-Yr. fixed ARM	6.500%	6.691%	\$6.32	7.75%	7.853%	\$7.16
30-Yr Fixed	5.750%	5.933%	\$5.84	8.00%	8.105%	\$7.34
20-Yr fixed	5.750%	5.995%	\$7.02	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

