



Mortgage Rate UPDATE Mortgage Rate UPDATE **Mortgage Rate UPDATE** Mortgage Rate UPDATE Mortgage Rate UPDATE

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What's In Your Wallet?

In recent years, there has been an explosion in the number of credit card issuers and – perhaps more confusingly – in the types of rewards being offered by those credit cards. So now, you not only need to consider the rate and terms of your credit card, but also what rewards or other benefits it offers. The following information can help you consider what types of rewards are out there and which is best for you.

Airline Miles: If you travel frequently, then maximizing your airline miles may be the very best reward. And if you primarily fly on a single carrier, you will do the best to take their affiliated credit card, as they typically offer 'bonus' opportunities to earn extra miles.

Cash Back: There are several items to consider when focusing in on cash back cards, most importantly being the fine print. For example, some cards have tiers – which means, you won't earn the most cash back until you reach a certain amount of spending for the year.

Store Cards: Cards issued by particular merchants can be some of the most valuable cards if you are a frequent shopper at that store.

Points Cards: Many rewards cards offer general purpose points that can be redeemed for a wide variety of items, including airline miles, cash back, gift cards from a variety of places, gifts to charity or simply merchandise. These cards can be very beneficial due to the flexibility that they offer.



Mortgage Interest Rates for Fixed Rate Mortgages*

Rates as of Monday, 2nd November, 2009:

	Term	Conforming	APR	Payment per \$1,000	Jumbo	APR	Payment per \$1,000
15-Yr. fixed	180	4.375%	4.671%	\$7.59	6.875%	7.035%	\$8.92
5-Yr. fixed ARM	360	3.750%	3.912%	\$4.63	n/a%	0.000%	\$0.00
30-Yr Fixed	360	5.00%	5.175%	\$5.37	8.00%	8.105%	\$7.34
20-Yr fixed	240	5.00%	5.238%	\$6.60	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

