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Home Purchase - Express Rate Quote Results

Go Direct. Save Time and Money

- Rates you can lock in upon approval.
- Up-Front pricing delivering clarity and certainty before you commit to the loan process.
- No up-front fees, no-obligation application.
- No middlemen - you avoid broker fees and commissions.

Contact Us



Home Loans
1-800-470-0999

Home Purchase

Loan Type

Fixed Rate

Loan Amount

392400

Home Value

490500

Use of Property

Primary home

Property Type

Single family

Expected Years

Holding Loan 5-7

Property Location

CA

County

-- Select One --

document income?

Yes No

GET RATES

Fixed Rate

Adjustable Rate

Interest Only

Compare Selected

30-Year Fixed | 25-Year Fixed | 20-Year Fixed | 15-Year Fixed |

February 2, 2006 5:39:23 PM EST [Points or Credit](#) + [Total Value Price](#) = [Total Lender Controlled Costs](#)

30-Year Fixed

| Select Loans to Compare | Interest Rate | APR | Monthly Payment | Points or Credit | Total Value Price | Total Lender Controlled Costs | |
|--------------------------|---------------|---------|-----------------|------------------|-------------------|-------------------------------|--------------|
| <input type="checkbox"/> | 5.625 % | 5.910 % | \$ 2258.88 | 2.500 | \$ 1,400 | \$ 11,210 | PRE-APPROVAL |
| <input type="checkbox"/> | 5.750 % | 5.982 % | \$ 2289.94 | 1.875 | \$ 1,400 | \$ 8,757 | PRE-APPROVAL |
| <input type="checkbox"/> | 5.875 % | 6.054 % | \$ 2321.20 | 1.375 | \$ 1,400 | \$ 6,795 | PRE-APPROVAL |
| <input type="checkbox"/> | 5.990 % | 6.126 % | \$ 2350.12 | 0.875 | \$ 1,400 | \$ 4,833 | PRE-APPROVAL |
| <input type="checkbox"/> | 6.125 % | 6.222 % | \$ 2384.27 | 0.500 | \$ 1,400 | \$ 3,362 | PRE-APPROVAL |
| <input type="checkbox"/> | 6.250 % | 6.306 % | \$ 2416.08 | 0.000 | \$ 1,400 | \$ 1,400 | PRE-APPROVAL |
| <input type="checkbox"/> | 6.375 % | 6.390 % | \$ 2448.07 | No cost No Fee | \$ 1,400 | \$ 0 | PRE-APPROVAL |

COMPARE SELECTED LOANS

WATCH RATES

Customize your [rate protection](#) by selecting the number of days for lock.

Select a different number of days: 30 days

Rate Quote Assumptions

- Rate quote is for a loan with impounds.
- These rates are for a lock period of 30 days.
- This is a rate quote for a Home Purchase (still shopping) with a loan amount of \$ 392,400 and a property value of \$ 490,500.
- The property is a Single Family in CA being used as a Primary Residence.
- Mortgage Terms and ARM Disclosures, [View Information](#)
- The above rates are quotations only. This is not a credit decision or a commitment to lend; rates and loan terms are subject to approval after you have applied. By submitting an application, you are not locking in the quoted rates. For qualified loans, you will have an opportunity to lock after approval of your application. Rate locks are not available for pre-qualifications. Until you lock in your annual interest rate, it is subject to change without notice. For adjustable rate mortgages, rates are subject to increase after the initial fixed-rate period. For interest-only loans, your monthly payments will increase after the initial interest-only payment period.

RETAIL LENDER #3 P.1 OF 2



PLEASE READ THE IMPORTANT DISCLOSURES BELOW

Mortgage lending products and services are offered by E*TRADE Bank, a Federal savings bank, Member FDIC, and its subsidiary E*TRADE Mortgage Corporation. Lending products are subject to credit approval.

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Guaranteed Closing Costs

View Your Closing Costs

If you've gone through the process of getting a home loan before, you may recall the added fees and rising closing costs which appeared at the end of the transaction. How much did it vary from the "Good Faith Estimate" you received at the beginning?

That's because few lenders **guarantee** loan costs up front. E*TRADE Mortgage Corporation is one of the few - and the only lender to do so if you apply online.

At E*TRADE Mortgage Corporation, we believe in full and accurate disclosure of all closing costs upfront in the application process and, once you lock in your rates and fees, we guarantee that those costs won't change throughout the loan process. There will never be last-minute closing cost surprises. No other home mortgage lender guarantees such costs online.

30-Year Fixed -

| Interest Rate | Points or Credit | Payment | APR | Margin | Lifetime Cap |
|---------------|------------------|-----------|--------|--------|--------------|
| 5.875% | 1.375 | \$2321.20 | 6.054% | n/a | n/a |

*Quote is with Impounds

Contact Us



Home Loans
1-800-470-0999

Related Links

- [Homebuying roadmap](#)
- [Free Credit Report & Score](#)
- [Free Home Valuation](#)
- [Loan calculators](#)
- [FAQs](#)
- [Glossary](#)
- [Rent vs. Buy](#)
- [Pre-qualification vs. Pre-approval](#)

E*TRADE Mortgage Corporation Guaranteed Closing Costs

| | | | | |
|---------------------------------------|-------------------------------------|----|-----------------|-------------------|
| 802 | <u>Loan Discount (1.375 points)</u> | \$ | 5,395.00 | Guaranteed |
| | <u>Total Value Price</u> | \$ | 1,400.00 | Guaranteed |
| 804 | <u>Credit Report Fee</u> | | Included | |
| 800 | <u>Processing</u> | | Included | |
| 800 | <u>Underwriting</u> | | Included | |
| 800 | <u>Tax service</u> | | Included | |
| 800 | <u>Document Preparation</u> | | Included | |
| 800 | <u>Administration</u> | | Included | |
| 800 | <u>Wire Transfer</u> | | Included | |
| 800 | <u>Flood Certification</u> | | Included | |
| 800 | <u>Reconveyance</u> | | Included | |
| 800 | <u>Messenger Fees</u> | | Included | |
| Total Lender Controlled Costs: | | \$ | 6,795.00 | Guaranteed |

Estimated Third Party Fees

| | | | | |
|--------------------------------|------------------------------------|----|-----------------|------------------|
| 1101 | <u>Settlement: Escrow/Attorney</u> | \$ | 595.00 | |
| 103 | <u>Appraisal Fee</u> | \$ | 305.00 | |
| 1106 | <u>Notary</u> | \$ | | |
| 1108 | <u>Title Insurance</u> | \$ | 1,196.00 | |
| Total Third Party Fees: | | \$ | 2,096.00 | Estimated |

