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**TODAY'S RATES**

LOAN VALUE UP TO \$417,000

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**30 YEAR FIXED**

Rates	Points	Fees	APR*
6.375%	0.000	\$495.00	6.392%
6.250%	0.625	\$495.00	6.327%
6.125%	1.000	\$495.00	6.237%
6.000%	1.500	\$495.00	6.159%
5.875%	2.000	\$495.00	6.080%
5.750%	2.625	\$495.00	6.013%
5.625%	3.250	\$495.00	5.946%

**20 YEAR FIXED**

Rates	Points	Fees	APR*
6.250%	0.000	\$495.00	6.273%
6.125%	0.750	\$495.00	6.242%
6.000%	1.250	\$495.00	6.179%
5.875%	1.750	\$495.00	6.117%
5.750%	2.375	\$495.00	6.070%
5.625%	3.000	\$495.00	6.024%
5.500%	3.375	\$495.00	5.945%

**15 YEAR FIXED**

Rates	Points	Fees	APR*
6.000%	0.000	\$495.00	6.028%
5.875%	0.625	\$495.00	6.001%
5.750%	1.125	\$495.00	5.954%
5.625%	1.625	\$495.00	5.908%
5.500%	2.000	\$495.00	5.841%
5.375%	2.500	\$495.00	5.794%
5.250%	3.000	\$495.00	5.748%

**7/1 ARM**

Rates	Points	Fees	APR*
7.125%	0.000	\$495.00	7.143%
7.000%	0.375	\$495.00	7.055%
6.875%	0.500	\$495.00	6.942%
6.750%	0.625	\$495.00	6.829%
6.625%	0.750	\$495.00	6.716%
6.500%	0.875	\$495.00	6.602%
6.375%	1.000	\$495.00	6.489%

**5/1 ARM**

Rates	Points	Fees	APR*
7.000%	0.000	\$495.00	7.018%
6.875%	0.250	\$495.00	6.917%
6.750%	0.375	\$495.00	6.804%
6.625%	0.500	\$495.00	6.691%
6.500%	0.625	\$495.00	6.578%
6.375%	0.750	\$495.00	6.464%
6.250%	0.875	\$495.00	6.351%

**3/1 ARM**

Rates	Points	Fees	APR*
6.750%	0.000	\$495.00	6.768%
6.625%	0.625	\$495.00	6.703%
6.500%	0.750	\$495.00	6.590%
6.375%	0.875	\$495.00	6.476%
6.250%	1.000	\$495.00	6.363%
6.125%	1.125	\$495.00	6.249%
6.000%	1.250	\$495.00	6.135%

Conforming 3/1, 5/1 and 7/1 ARM Rates Index: 1 year Libor

Jumbo 3/1, 5/1 and 7/1 ARM Rates Index: 1 year Libor

\* See APR assumptions under [disclosures](#), for Montana fee schedule see [disclosures](#)

[Site Disclosures](#)

[Loan Application Disclosures](#)

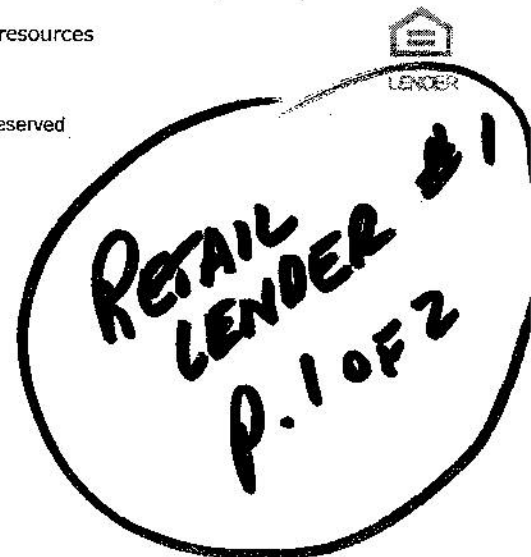
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### Rates Assumptions:

- Conforming loan Annual Percentage Rate (APR) calculations assume a fully documented loan amount of \$275,000 on an acceptable owner-occupied detached single family residence (SFR) with a loan-to-value ratio (LTV) of less than 80% and an impound account for taxes and insurance. APR calculation assumptions include an impound account for taxes and insurance, 15 days prepaid interest at closing, and no subordinate financing and that borrower will provide full income documentation. Rate and term refinance. Available first mortgage rates and fees may vary depending upon your property's location. Restrictions apply.
- Jumbo loan APR calculations assume a fully documented loan amount of \$450,000 on an acceptable owner-occupied detached SFR with a LTV ratio of less than 80% and an impound account for taxes and insurance. APR calculation assumptions include an impound account for taxes and insurance, 15 days prepaid interest at closing, and no subordinate financing. Rate and term refinance. Restrictions apply.
- Flat closing fee programs are based on loans with full documentation, impounds for taxes and insurance, and secured by an acceptable owner-occupied detached SFR with a related LTV of less than 80%. Lender pays closing costs for appraisal, escrow, notary, processing, recording, and title insurance. Borrower responsible for new loan interest costs, satisfaction of outstanding property liens, and property related costs, such as association and seller fees, certifications (septic, termite, and well), insurance (earthquake, flood, hazard, and private mortgage) and taxes (mortgage and property). Other flat closing fee programs available. Please inquire about the availability of flat closing fee purchase loan programs. Restrictions apply.
- Rates will be higher for loan amounts lower than \$250,000 and over \$650,000. Rates shown on website assume all borrower(s) have a minimum FICO score of 680. Restrictions apply.
- Adjustable rate mortgage APR calculations are based upon the index and investor based margins.
- Subject to underwriter approval; not all applicants will be approved.

### Credit Flex Assumptions:

- There are three loan programs available to Credit Flex borrowers. The fully amortized fixed rate mortgage, 3-year fixed/27 year adjustable rate mortgage, and the 2 year fixed/28 year adjustable rate mortgage. The 2 and 3 year programs convert to a 6 month adjustable rate after the initial fixed rate period.
- The primary wage earner must have a minimum credit score of 500 and the co-borrower must have a minimum credit score of 500.
- Credit Flex loans which are \$100,000.00 or less may require that an upfront non-refundable appraisal fee be paid. Any upfront non-refundable appraisal fee will be credited towards any Flat Fee Program at time of closing.

### Montana Fee Schedule:

#### First Mortgages:

\$995.00 Flat Fee: Includes Real Estate Appraisal, credit reports, title reports/insurance and notary fees.  
Greenlight Discount Points: varies per loan amount and loan program.

*Closed-End Second:* \$495.00 Flat Fee: Includes Real Estate Appraisal, credit reports, title reports and notary fees.  
Greenlight Discount Points: varies per loan amount and loan program

#### Open-End Second:

\$495.00 Flat Fee: Includes Real Estate Appraisal, credit reports, title reports, flood certificates and notary fees. Greenlight Discount Points: varies per loan amount and loan program.

### Loan Program Disclosures:

"We'll beat any deal you are offered. Guaranteed" means that if you present a written offer from a licensed broker or lender, in a state where Greenlight Financial Services is licensed to do business, for a real estate mortgage, that is dated within 24 hours of your application, that Greenlight Financial Services will provide an offer that provides terms more favorable to you the borrower than that of the written offer.

"Closing Costs Guaranteed" means that the lender's fees for your loan application will not change between the time you apply and the time you close, assuming the following: The loan amount does not change, the rate and points option you choose does not change, the loan program you applied for does not change, and any stated items on your application, such as your stated income, assets, job history, address history, or any other factor that may affect the underwriting decision of the loan you applied for do not change.

"No fees prior to closing" means that Greenlight Financial Services does not charge up-front fees for a loan application. This does not apply to optional "lock fees" that may be charged up-front if you choose an extended lock option when you first apply for your loan. This does not apply to Credit Flex loans of \$100,000.00 or less.

No Points means that Greenlight Financial Services is not charging a loan origination fee.

No Hidden Fees means that Greenlight Financial Services will disclose any and all fees associated with a loan transaction.

Flat Fee Program means that escrow, appraisal, notary, processing, lender title, mortgage recording, loan application and Fedex fees will be included as part of the lender's fee.

Rate Locks are not allowed on the following lien/loan types in the noted states:

- On 1st lien loans, rate locks are not permitted in Alaska, Colorado, Connecticut, Minnesota, Nebraska, New York, Pennsylvania, Texas and Virginia.
- Rate locks are not permitted on any loans in Delaware, Georgia, Idaho, Illinois, Indiana, Maine, Massachusetts, New Hampshire, New Jersey, North Carolina, Ohio, Oregon, South Carolina, Vermont and Wisconsin.
- On purchase money loans, rate locks are not permitted in the District of Columbia, Louisiana and Rhode Island.

### Important Terms of the Standard Home Equity Line of Credit Program:

RETAIL #1  
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