



**insignia**  
MORTGAGE

888-622-1358

weeklyrates@insigniamortgage.com

WEEK OF 1/27/17

## No Tax Return Loans



### LOW RATE

**2.990%** | **3.181%** APR

**3/1 ARM**  
Interest Only  
(\$500,000 - \$4,500,000)

### NO TAX RETURN/ FOREIGN NATIONAL

**4.000%** | **4.202%** APR

**5/1 ARM**  
No Tax Return Required / Foreign National  
(\$500,000 - \$4,500,000)

## JUMBO/PORTFOLIO PROGRAMS

*Purchase Money*

ARM and Fixed Rate Loans	Rate	APR
<b>30 Year Fixed</b> (to \$5,000,000)	<b>4.250%</b>	4.438%
<b>15 Year Fixed</b> (to \$5,000,000)	<b>3.375%</b>	3.554%
<b>3/1 ARM</b> (to \$10,000,000)	<b>2.750%</b>	2.914%
<b>5/1 ARM</b> (to \$10,000,000)	<b>2.875%</b>	3.047%
<b>7/1 ARM</b> (to \$10,000,000)	<b>3.125%</b>	3.299%
<b>10/1 ARM</b> (to \$10,000,000)	<b>3.500%</b>	3.678%

Please call for Interest-Only Quotes

## NO TAX RETURN /FOREIGN NATIONAL PROGRAMS

ARM and Fixed Rate Loans	Rate	APR
<b>3/1 ARM</b> (to \$4,500,000)	<b>2.990%</b>	3.181%
<b>5/1 ARM</b> (to \$4,500,000)	<b>4.000%</b>	4.202%
<b>7/1 ARM</b> (to \$4,500,000)	<b>4.875%</b>	5.088%

Irrevocable trust, blind trust & LLC vesting OK, Interest-only available; Foreign income and assets OK

### PRIVATE BANKING TO \$25 MILLION



**5/1 ARM** **2.875%** | **3.053%** APR

**7/1 ARM** **3.125%** | **3.305%** APR

Interest-only available. Foreign Nationals OK. Call for details.

### AGENCY FIXED RATE PROGRAMS

Fixed Rate Loans	Rate	APR
<b>30 Year Fixed</b> (to \$625,000)	<b>4.000%</b>	4.270%
<b>15 Year Fixed</b> (to \$625,000)	<b>3.250%</b>	3.508%

### CONSTRUCTION & COMMERCIAL LOANS

ARM Rates	Rate	APR
<b>Construction Loan</b> (up to \$10,000,000)	<b>5.500%</b>	5.699%
<b>Bridge Acquisition</b> (to \$10,000,000)	<b>7.000%</b>	7.212%

### Chris Furie

BRE #01004991 - NMLS #357449  
310-989-8824 mobile  
chris@insigniamortgage.com

### Call for Pre-Approval

**888-622-1358**  
[www.insigniamortgage.com](http://www.insigniamortgage.com)

### Damon Germanides

BRE #01794261 - NMLS #317894  
310-650-0305 mobile  
damon@insigniamortgage.com

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### Current Mortgage Rate Trend Direction:

Mortgage Rates: Sideways



The Dow's climb above 20,000 was all the buzz of this week. However in other news, housing and economic data were not so rosy. New home sales fell sharply in December as a result of both increased housing prices and interest rates. Also, Gross Domestic Product (GDP) growth in the final quarter of 2016 was weaker than expected. GDP grew by 1.900% in the last quarter of 2016, below the 2.2% expected and down from the 3.5% reported in the third quarter. Overall, in 2016 GDP grew by a tepid 1.9%, down from 2.6% in 2015 and it was the worst showing since 2011.

Bond yields are trading modestly lower in response to both the poor GDP and the slow economic growth.

With rates virtually unchanged this week, we continue to closely monitor the 10-year Treasury Bond, which is trading a tad under 2.500%. We remain biased toward advising clients to lock in interest rates, although we could foresee the possibility of a small drop in interest rates given the current economic and political environment.

### MARKET INDEXES

2-year Treasury	1.23%
5-year Treasury	1.99%
10-Year Treasury	2.53%
30-year Treasury	3.10%
Fed Funds Rate	0.66%
Prime Rate	3.75%

### 2017 CONFORMING LOAN LIMITS LOS ANGELES COUNTY

1 Unit	\$636,150
2 Unit	\$814,500
3 Unit	\$984,525
4 Unit	\$1,223,475



**CHRIS FURIE**

*NATIONALLY RANKED*

Ranked #11 National Mortgage News

Ranked #23 Scotsman Guide Top Dollar Volume



**DAMON GERMANIDES**

*NATIONALLY RANKED*

Ranked #18 National Mortgage News

Ranked #33 Scotsman Guide Top Dollar Volume

### FOR TRANSACTIONAL QUESTIONS CONTACT:

**Rhonda Ramirez**

*Senior Underwriter*

310-859-0488 ph. | 310-273-7283 fax

rhonda@insigniamortgage.com

**Neil Patel, CPA**

*Senior Analyst*

310-859-0488 ph. | 310-273-7283 fax

neil@insigniamortgage.com

**Richard Cadiente**

*Transaction Coordinator*

310-859-0488 ph. | 310-273-7283 fax

richard@insigniamortgage.com

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