

## It's not just pumpkin spice season, it's back-tosaving season with the LOWEST RATES OF THE YEAR!

FTHB		
Loan Types	Mortgage Rate	DPA
FHA, VA, USDA	6.125%	w/2%
FHA, VA, USDA	6.375%	w/4%
Conv 80% AMI	6.375%	w/2%
Conv 80% AMI	6.500%	w/4%
HIP DPA		
Loan Types	Mortgage Rate	DPA
FHA, VA, USDA	6.875%	w/3%
FHA, VA, USDA	7.125%	w/5%
Conv 80% AMI	7.125%	w/3%
Conv 80% AMI	7.250%	w/5%
Conv Over 80% AMI	7.125%	w/3%
Conv Over 80% AMI	7.250%	w/5%

# **Mortgage Rates Pumpkin Spice Update**

**M Carnoy** 

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