

FEBRUARY 13, 2012



<u>PROGRAMS</u>	<u>1.00% PT</u>	<u>0.00%PT</u>	<u>INDEX</u>	<u>CURRENT</u>	<u>PREVIOUS</u>
Conforming 30 Year Fixed	3.500%	3.750%	11th District COFI	1.360%	1.359%
Jumbo-Conforming 30 Year Fixed	3.875%	4.000%	1 Year Libor	0.740%	0.730%
Jumbo 30 Year Fixed	4.250%	4.500%	MTA Index	0.252%	0.263%
5/1 ARM - Jumbo Interest Only	3.125%	3.500%	Prime Rate	3.250%	3.250%
7/1 ARM - Jumbo Interest Only	3.375%	3.500%			
10/1 ARM - Jumbo Interest Only	3.875%	4.000%			
			<u>FULL DOCUMENTS</u>		
			90% < \$417,000	85% to \$625,500 SFR Only	
			80% to \$1,500,000	70% to \$3,500,000	
			60% to \$6,000,000		
<u>OFFER/COUNTER OFFER</u>					
Jumbo Fixed Rate not to exceed	7.000%				
Jumbo ARM Rate not to exceed	6.500%				
Conforming Fixed rate not to exceed	6.750%				
Conforming ARM rate not to exceed	6.250%				
			*FHA Guidelines 96.5% \$729,000 (1-2 units)		
			*LTV Guidelines subject to change		

Private Banking & Stated Income Loan Programs available, call one of our representatives for information.

Beverly Hills 424.202.3200 Brentwood 424.203.1800 Newport Beach 949.270.0440 Pasadena 626.204.5252 rivierafinancial.com

*Riviera Financial dba Mortgage Capital Partners NMLS#239902 Mortgage rates subject to change without notice. APR not included, for real estate professionals only.*