

# Imagine Happier Bonus



## JINGLE ALL THE WAY WITH **6% YOUR WAY**

### 30-YEAR FIXED RATE

FHA  
**5.375%**  
6.165% APR

CONV  
**5.625%**  
5.869% APR

**PLUS**

**3%**  
CLOSING COSTS

**OR**

### 30-YEAR FIXED RATE

FHA  
**4.99%**  
5.773% APR

CONV  
**5.25%**  
5.486% APR

**PLUS**

**1.5%**  
CLOSING COSTS

**OR**

**6% FLEX YOUR WAY**

**PLUS: 3-year lender-free refinancing**

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