

# How to Buy a Home in the United States

## Unit 3: Lesson 2: How to shop for a loan

Mortgage Rate Chart B

Lender	Terms	Interest Rate	Points
Hometown Bank	30-year fixed	8%	3
	15-year fixed	7 1/2%	2 1/2
	1-year adjustable	6 1/2%	2
Pacific Mortgages	30-year fixed	_____	_____
	15-year fixed	_____	_____
	1-year adjustable	_____	_____
R. Smith Mortgages	30-year fixed	9%	0
	15-year fixed	8%	0
	1-year adjustable	6 3/4%	3
Central First	30-year fixed	_____	_____
	15-year fixed	_____	_____
	1-year adjustable	_____	_____