

CONFORMING

30 YEAR FIXED

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
4.125%	4.172	0pts	30 days

15 YEAR FIXED

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
3.500%	3.581	0pts	30 days

FHA & VA

FHA

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
3.875%	4.604	0pts	30 days

VA

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
3.875%	4.154	0.25pts	30 days

JUMBO (>\$484,350)

30 YEAR FIXED

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
3.875%	3.899	0pts	30 days

15 YEAR FIXED

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
3.500%	3.542	0.125pts	30 days

ARMS

CONFORMING

	<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Margin</u>	<u>Caps</u>
5/1	3.500%	4.578	0.125	2/2/5	5/2/5
7/1	3.875%	4.571	0.125	2/2/5	5/2/5

JUMBO (>484,350)

	<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Margin</u>	<u>Caps</u>
5/1	3.250%	4.754	0.125	2.25	2/2/5
7/1	3.250%	4.493	0.125	2.25	5/2/5

ASSUMPTIONS

Credit Scores, down payment & property type (multi-unit, condo, etc.) could alter pricing noted above. APR based on a 10% down payment, 760 credit score, \$300,000 loan amount for conforming loans and a 20% down payment, 780 credit score, \$600,000 loan amount for jumbo (non-conforming) loans. Based on a 30 day lock. Geographic limits may apply. Please call for current pricing as this information is subject to change. This information is intended for REALTOR® use only.



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