



CONFORMING

30 YEAR FIXED

Rate	APR	Points	Lock
3.500%	3.545	.25	30 days

15 YEAR FIXED

Rate	APR	Points	Lock
3.000%	3.080	.375	30 days

FHA & VA

FHA

Rate	APR	Points	Lock
3.500%	4.220	Opts	30 days

VA

Rate	APR	Points	Lock
3.500%	3.773	Opts	30 days

JUMBO (>\$484,350)

30 YEAR FIXED

Rate	APR	Points	Lock
3.625%	3.648	.25	30 days

15 YEAR FIXED

Rate	APR	Points	Lock
3.625%	3.667	Opts	30 days

ARMS

CONFORMING

	Rate	APR	Points	Margin	Caps
5/1	3.750%	4.668	1.25	2.25	2/2/5
7/1	3.625%	4.453	.875	2.25	5/2/5

JUMBO (>\$484,350)

	Rate	APR	Points	Margin	Caps
5/1	3.125%	4.703	.125	2.25	2/2/5
7/1	3.125%	4.429	.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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