

CONFORMING

30 YEAR FIXED				15 YEAR FIXED			
Rate	APR	Points	Lock	Rate	APR	Points	Lock
4.375%	4.395	0pts	30 days	4.000%	4.032	0pts	30 days

FHA & VA

FHA				VA			
Rate	APR	Points	Lock	Rate	APR	Points	Lock
4.375%	5.428	0pts	30 days	4.625%	4.924	0pts	30 days

JUMBO (>\$600,000)

30 YEAR FIXED				15 YEAR FIXED			
Rate	APR	Points	Lock	Rate	APR	Points	Lock
4.250%	4.266	0pts	30 days	3.750%	3.776	0pts	30 days

HOMEReady

30 YEAR FIXED			
Rate	APR	Points	Lock
4.375%	4.395	0pts	30 days

ARMS

CONFORMING					JUMBO (>\$600,000)				
	Rate	APR	Margin	Caps		Rate	APR	Margin	Caps
5/1	3.750%	3.278	2.25	5/2/5	5/1	3.625%	3.476	2.25	5/2/5
7/1	4.375%	3.665	2.25	5/2/5	7/1	3.625%	3.505	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. Please call for current pricing as this information is subject to change. This information is intended for REALTOR® use only.



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