

CONFORMING

30 YEAR FIXED

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
3.375%	3.420	Opts	30 days

15 YEAR FIXED

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
3.250%	3.330	.125	30 days

FHA & VA

FHA

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
3.750%	4.476	.875	30 days

VA

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
3.750%	4.027	1.375	30 days

JUMBO (>\$510,400)

30 YEAR FIXED

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
3.625%	3.648	Opts	30 days

15 YEAR FIXED

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
3.625%	3.667	Opts	30 days

ARMS

CONFORMING

	<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Margin</u>	<u>Caps</u>
5/1	3.125%	4.445	.125	2/2/5	5/2/5
7/1	3.375%	4.337	.125	2/2/5	5/2/5

JUMBO (>\$510,400)

	<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Margin</u>	<u>Caps</u>
5/1	3.625%	4.909	.25	2.25	2/2/5
7/1	3.625%	4.685	.25	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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