

**CONFORMING**

**30 YEAR FIXED**

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
<b>3.750%</b>	<b>3.796</b>	.25pts	30 days

**15 YEAR FIXED**

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
<b>3.375%</b>	<b>3.455</b>	0pts	30 days

**FHA & VA**

**FHA**

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
<b>3.500%</b>	<b>4.220</b>	.125pts	30 days

**VA**

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
<b>3.500%</b>	<b>3.773</b>	.25pts	30 days

**JUMBO (>\$484,350)**

**30 YEAR FIXED**

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
<b>3.750%</b>	<b>3.774</b>	.125pts	30 days

**15 YEAR FIXED**

<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Lock</u>
<b>3.375%</b>	<b>3.417</b>	.125pts	30 days

**ARMS**

**CONFORMING**

	<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Margin</u>	<u>Caps</u>
<b>5/1</b>	<b>3.750%</b>	<b>4.668</b>	.875	2.25	2/2/5
<b>7/1</b>	<b>3.750%</b>	<b>4.512</b>	.625	2.25	5/2/5

**JUMBO (>\$484,350)**

	<u>Rate</u>	<u>APR</u>	<u>Points</u>	<u>Margin</u>	<u>Caps</u>
<b>5/1</b>	<b>3.250%</b>	<b>4.754</b>	0pts	2.25	2/2/5
<b>7/1</b>	<b>3.250%</b>	<b>4.493</b>	0pts	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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