Current rates as of 07/06/2017

| Loan <br> Type | Loan <br> Years | Interest <br> Rate | Annual Percentage <br> Rate (APR) | Points | Maximum Loan | Down <br> Payment | Lock <br> Days |
| :--- | :--- | :---: | :---: | :---: | :---: | :---: | :---: |


| $\mathbf{3 0 / 2 0}$ Year Fixed Loan Programs |  |  |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 30 Conforming | 30 | $3.750 \%$ | $4.285 \%$ | 2.000 | $\$ 424,100$ | $20 \%$ | 30 |
| 30 High Balance | 30 | $3.875 \%$ | $4.406 \%$ | 2.000 | $\$ 636,150$ | $20 \%$ | 30 |
| 20 Conforming | 20 | $3.500 \%$ | $3.889 \%$ | 2.000 | $\$ 424,100$ | $20 \%$ | 30 |


| Government Fixed Loan Programs |  |  |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FHA | 30 | $3.250 \%$ | $3.686 \%$ | 2.000 | $\$ 424,100$ | $3.5 \%$ | 30 |
| USDA | 30 | $3.375 \%$ | $3.638 \%$ | 2.000 | $\$ 424,150$ | $0 \%$ | 30 |
| VA | 30 | $3.375 \%$ | $3.477 \%$ | 1.000 | $\$ 424,100$ | $0 \%$ | 30 |


| Adjustable Rate Loan Programs |  |  |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| $5 / 1$ Conforming | 30 | $3.125 \%$ | $3.494 \%$ | 2.000 | $\$ 424,100$ | $20 \%$ | 30 |
| $7 / 1$ High Balance | 30 | $3.375 \%$ | $3.793 \%$ | 2.000 | $\$ 636,150$ | $20 \%$ | 30 |


| 15 Year Fixed Loan Programs |  |  |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| 15 Conf. | 15 | $3.000 \%$ | $3.593 \%$ | 2.000 | $\$ 424,100$ | $20 \%$ | 30 |
| 15 HB | 15 | $3.375 \%$ | $3.749 \%$ | 2.000 | $\$ 636,150$ | $20 \%$ | 30 |

The rate chart is updated daily by 12:30 and valid until 5:00pm. Rates are subject to change without notice if market changes warrant. Annual Percentage Rates (APR) are based on a $\$ 300,0000$ loan and $20 \%$ down payment.

