



Current rates as of 01/08/2019

Loan Type	Loan Years	Interest Rate	Annual Percentage Rate (APR)	Points	Maximum Loan	Down Payment	Lock Days
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30/20 Year Fixed Loan Programs							
30 Conforming	30	4.375%	4.785%	2.000	\$453,100	20%	30
30 High Balance	30	4.500%	4.826%	2.000	\$679,650	20%	30
20 Conforming	20	4.250%	4.698%	2.000	\$453,100	20%	30

Government Fixed Loan Programs							
FHA	30	4.125%	4.686%	2.000	\$453,100	3.5%	30
USDA	30	4.375%	4.738%	2.000	\$453,150	0%	30
VA	30	4.375%	4.377%	1.000	\$453,100	0%	30

Adjustable Rate Loan Programs							
5/1 Conforming	30	4.000%	4.594%	2.000	\$424,100	20%	30
7/1 High Balance	30	4.000%	4.628%	2.000	\$679,650	20%	30

15 Year Fixed Loan Programs							
15 Conf.	15	3.750%	4.293%	2.000	\$453,100	20%	30
15 HB	15	4.250%	4.669%	2.000	\$679,650	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 \$300,000 loan and 20% down payment.

