



Current rates as of 07/12/2019

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	3.500%	4.185%	2.000	\$484,350	20%	30
30 High Balance	30	3.625%	4.326%	2.000	\$726,350	20%	30
20 Conforming	20	3.500%	3.926%	2.000	\$484,350	20%	30

Government Fixed Loan Programs							
FHA	30	3.250%	4.186%	2.000	\$453,100	3.5%	30
USDA	30	3.375%	4.186%	2.000	\$453,150	0%	30
VA	30	3.375%	3.977%	1.000	\$453,100	0%	30

Adjustable Rate Loan Programs							
5/1 Conforming	30	3.500%	3.894%	2.000	\$484,350	20%	30
7/1 High Balance	30	3.375%	3.928%	2.000	\$726,350	20%	30

15 Year Fixed Loan Programs							
15 Conf.	15	2.875%	3.693%	2.000	\$482,350	20%	30
15 HB	15	3.000%	3.869%	2.000	\$726,350	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.

