



Current rates as of 06/18/2020

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

| 30/20 Year Fixed Loan Programs |    |        |        |       |           |     |    |
|--------------------------------|----|--------|--------|-------|-----------|-----|----|
| 30 Conforming                  | 30 | 2.990% | 4.185% | 2.000 | \$484,350 | 20% | 30 |
| 30 High Balance                | 30 | 3.500% | 4.326% | 2.000 | \$726,525 | 20% | 30 |
| 20 Conforming                  | 20 | 3.375% | 3.125% | 2.000 | \$484,350 | 20% | 30 |

| Government Fixed Loan Programs |    |        |        |       |           |      |    |
|--------------------------------|----|--------|--------|-------|-----------|------|----|
| FHA                            | 30 | 2.875% | 4.186% | 2.000 | \$726,525 | 3.5% | 30 |
| USDA                           | 30 | 3.125% | 4.186% | 2.000 | \$581,220 | 0%   | 30 |
| VA                             | 30 | 3.000% | 3.977% | 1.000 | \$726,525 | 0%   | 30 |

| Adjustable Rate Loan Programs |    |        |        |       |           |     |    |
|-------------------------------|----|--------|--------|-------|-----------|-----|----|
| 5/1 Conforming                | 30 | 3.750% | 4.194% | 2.000 | \$484,350 | 20% | 30 |
| 7/1 High Balance              | 30 | 3.875% | 4.398% | 2.000 | \$726,525 | 20% | 30 |

| 15 Year Fixed Loan Programs |    |        |        |       |           |     |    |
|-----------------------------|----|--------|--------|-------|-----------|-----|----|
| 15 Conf.                    | 15 | 2.625% | 3.693% | 2.000 | \$484,350 | 20% | 30 |
| 15 HB                       | 15 | 3.000% | 3.989% | 2.000 | \$726,525 | 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.

