



Current rates as of 12/30/2020

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	2.500%	3.185%	2.000	\$510,400	20%	30
30 High Balance	30	2.625%	3.156%	2.000	\$765,600	20%	30
20 Conforming	20	2.375%	3.125%	2.000	\$510,400	20%	30

Government Fixed Loan Programs							
FHA	30	2.250%	3.295%	2.000	\$726,525	3.5%	30
USDA	30	2.375%	3.127%	2.000	\$581,220	0%	30
VA	30	2.250%	2.896%	1.000	\$726,525	0%	30

Adjustable Rate Loan Programs							
5/1 Conforming	30	3.000%	4.194%	2.000	\$510,400	20%	30
7/1 High Balance	30	3.875%	3.500%	2.000	\$765,600	20%	30

15 Year Fixed Loan Programs							
15 Conf.	15	2.250%	2.728%	2.000	\$510,400	20%	30
15 HB	15	2.500%	2.985%	2.000	\$765,600	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.

