

# Current Rates

10/4/17

## JUMBO FINANCING

30 YEAR FIXED	
3.875%	0 Points
3.625%	1 Point

10/1 ARM	
3.50%	0 Points
3.125%	1 Point

7/1 ARM	
3.25%	0 Points
2.875%	1 Point

5/1 ARM	
3.25%	0 Points
2.875%	1 Point

Note: Pricing is based on a \$1.5M loan amount. Jumbo loans to \$5M loan amount

## HIGH BALANCE CONFORMING (up to \$636,150) - Use Jumbo Pricing

### CONFORMING (up to \$424,100)

30 YEAR FIXED	
3.75%	0 Points
3.625%	1 Point

10/1 ARM	
3.375%	0 Points
3.125%	1 Point

7/1 ARM	
3.25%	0 Points
2.875%	1 Point

5/1 ARM	
3.125%	0 Points
2.75%	1 Point

Note: Loan amounts up to \$424,150 1 unit, \$543,000 2 units, \$656,350 3 units, \$815,650 4 units

## LOAN TO VALUE GUIDELINES (for 1 unit):

### Primary Residence

<u>LTV</u>	<u>Loan Amount</u>
96.5%	up to \$636,150
<b>85%</b>	<b>up to \$3,000,000</b>
80%	\$625,001 to \$4,000,000
70%	\$4,000,001 to \$5,000,000

### Second Home

<u>LTV</u>	<u>Loan Amount</u>
90%	up to \$424,100
80%	\$424,101 to \$4,000,000
65%	\$4,000,001 to \$5,000,000

### Investment Property

<u>LTV</u>	<u>Loan Amount</u>
85%	up to \$424,100
80%	\$424,150 to \$500,000
75%	\$500,001 to \$750,000
65%	\$750,001 to \$1,100,000

### 1st and 2nd Combo Loans

<u>LTV</u>	<u>Loan Amount</u>
<b>90%</b>	<b>\$1,700,000 (Purchase price of \$1,888,888)</b>
	<b>Note: \$1,416,666 1st &amp; \$283,333K 2nd</b>



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Rates, fees, and guidelines subject to change without notice.

Rates assume a 25 day lock, 70% LTV, 1 unit SFR, no impounds and a FICO score of 780 or greater. Jumbo rates are based on a \$1.5M loan amount. Interest rate & loan terms will depending on the specifics of the transaction at closing..

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