

Current Rates

1/5/18

JUMBO FINANCING

30 YEAR FIXED	
4.00%	0 Points
3.75%	1 Point

10/1 ARM	
3.625%	0 Points
3.325%	1 Point

7/1 ARM	
3.50%	0 Points
3.125%	1 Point

5/1 ARM	
3.50%	0 Points
3.125%	1 Point

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

HIGH BALANCE CONFORMING - Use Jumbo Pricing

Loan amounts up to 1 unit \$679,650; 2 units \$870,225; 3 units \$ 1,051,875; 4 units \$1,307,175

LOW BALANCE CONFORMING

Loan amounts up to 1 unit \$453,150, 2 units \$580,150, 3 units \$701,250, 4 units \$871,450

30 YEAR FIXED	
3.875%	0 Points
3.75%	1 Point

10/1 ARM	
3.625%	0 Points
3.375%	1 Point

7/1 ARM	
3.50%	0 Points
3.125%	1 Point

5/1 ARM	
3.375%	0 Points
2.75%	1 Point

LOAN TO VALUE GUIDELINES (for 1 unit):

Primary Residence

<u>LTV</u>	<u>Loan Amount</u>
96.5%	up to \$679,650
85%	up to \$3,000,000
80%	679,150 to \$4,000,000
70%	\$4,000,001 to \$5,000,000

Second Home

<u>LTV</u>	<u>Loan Amount</u>
90%	up to \$453,150
80%	\$453,150 to \$4,000,000
65%	\$4,000,001 to \$5,000,000

1st and 2nd Combo Loans

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

Investment Property

<u>LTV</u>	<u>Loan Amount</u>
85%	up to \$453,100
80%	\$453,101 to \$500,000
75%	\$500,001 to \$750,000
65%	\$750,001 to \$1,100,000



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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..