

Current Rates

7/1/16

JUMBO FINANCING

30 YEAR FIXED	
3.50%	0 Points
3.25%	1 Point

15 YEAR FIXED	
3.50%	0 Points
3.125%	1 Point

7/1 ARM	
3.00%	0 Points
2.625%	1 Point

5/1 ARM	
2.875%	0 Points
2.375%	1 Point

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

HIGH BALANCE CONFORMING (up to \$625,500) - Use Jumbo Pricing

CONFORMING (up to \$417,000)

30 YEAR FIXED	
3.375%	0 Points
3.25%	1 Point

15 YEAR FIXED	
2.625%	0 Points
2.50%	1 Point

7/1 ARM	
2.625%	0 Points
2.25%	1 Point

5/1 ARM	
2.50%	0 Points
2.125%	1 Point

Note: Loan amounts up to \$417,000 1 unit, \$533,850 2 units, \$645,300 3 units, \$801,950 4 units

LOAN TO VALUE GUIDELINES (for 1 unit):

Primary Residence

<u>LTV</u>	<u>Loan Amount</u>
96.5%	up to \$625,500
85%	up to \$1,500,000
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 \$417,000
80%	\$417,01 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%	\$1,275,000 (purchase price of \$1,417,000) Note: \$1,000,000 1st & \$275K 2nd
85%	\$1,700,000 (purchase price of \$2,000,000) Note: \$1,275,000 1st & \$425,000 2nd

Investment Property

<u>LTV</u>	<u>Loan Amount</u>
85%	up to \$417,000
80%	\$417,001 to \$500,000
75%	\$500,001 to \$750,000
65%	\$750,001 to \$1,100,000



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FOR REAL ESTATE PROFESSIONALS ONLY. NOT INTENDED FOR THE GENERAL PUBLIC.

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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