

# TODAY'S RATES

Below are today's rates (02/26/2021) for our Conforming, Jumbo, VA, and ARM Loans.

## Conforming & Jumbo Loans

	Rate	Points	APR	Down Payment	Monthly Payment (principal & interest) per \$100,000 borrowed
30 Year Fixed <sup>1</sup>	2.875%	1.750	3.045%	20%	\$ 414.89
Jumbo 30 Year Fixed <sup>2</sup>	2.875%	2.000	3.062%	20%	\$ 414.89
15 Year Fixed <sup>1</sup>	2.000%	2.000	2.337%	20%	\$ 643.51

The interest rates, annual percentage rates (APRs), and discount points shown are subject to change without notice and may vary based on credit history and market movement. Rate is based on a 45 day lock for purchase transactions. Monthly payment example does not include amounts for real estate taxes and insurance premiums. If an escrow account is required or requested, the actual monthly payment will be greater. Rates shown include our purchase promotion of .25 points off closing costs. **Pricing options with fewer points are available. Above rates are for purchase transactions. Refinance rates may be higher.**

1. Maximum loan amount \$822,375
2. For loan amounts greater than \$822,375

## Veterans Affairs (VA) Loans<sup>3</sup>

	Rate	Points	APR	Down Payment	Monthly Payment (principal & interest) per \$100,000 borrowed
30 Year Fixed <sup>1,2</sup>	2.750%	0.000	2.945%	0%	\$ 408.24

The interest rates, annual percentage rates (APRs), and discount points shown are subject to change without notice and may vary based on credit history and market movement. Rate is based on a 60 day lock for purchase transactions. Monthly payment example does not include amounts for real estate taxes and insurance premiums. If an escrow account is required or requested, the actual monthly payment will be greater. Rates shown may not include any current promotions or specials. Other interest rates and points combinations are available. **Above rates are for purchase transactions. Refinance rates may be higher.**

1. Maximum loan amount \$822,375
2. APR includes a 2.3% VA Funding Fee
3. High balance VA loans up to \$1,500,000 are available

### Adjustable Rate Mortgage (ARM) Loans

	7 Year ARM	7 Year ARM Jumbo	10 Year ARM	10 Year ARM Jumbo
Initial Interest Rate	2.375%	2.375%	2.625%	2.625%
Points	1.875	1.250	1.750	1.125
APR	2.824%	2.772%	2.893%	2.840%
Down Payment	20%	20%	20%	20%
Initial Monthly Payment (principal & interest) Per \$100,000 borrowed	\$ 388.65	\$ 388.65	\$ 401.65	\$ 401.65
Fully Indexed Rate*	2.875%	2.875%	2.875%	2.875%
Fully Indexed Payment (principal & interest) Per \$100,000 borrowed*	\$ 414.89	\$ 414.89	\$ 414.89	\$ 414.89
Maximum Lifetime Cap Over Initial Interest Rate	5%	5%	5%	5%
Floor Rate	2.75%	2.75%	2.75%	2.75%

The interest rates, annual percentage rates (APRs), and discount points shown are subject to change without notice and may vary based on credit history and market movement. Interest rate adjustments are subject to a floor rate of 2.75% and a maximum rate of 5.00% above the initial rate. Rate is based on a 45 day lock for purchase transaction. Monthly payment example does not include amounts for real estate taxes and insurance premiums. If an escrow account is required or requested, the actual monthly payment will be greater. Rates shown may not include any current promotions or specials. **Pricing options with fewer points are available.**

The Fully Indexed Interest Rate and Fully Indexed Payment are based on the current index plus the margin at the time of the effective date shown above, and are only an example of what your rate and payment would be if your loan adjustment date was the date shown above. The Adjusted Interest Rate and Adjusted Payment may differ when the term for your initial rate expires. Your mortgage will change on the adjustment dates and will be equal to an index, which is the 30 Day Average SOFR Index, the Secured Overnight Financing Rate as published by the Federal Reserve Bank of New York, plus a margin of 2.75%.

\* After the Initial Interest Rate period, your Fully Indexed Rate and corresponding Payment can increase or decrease every 6 months according to the current index.