



Conforming Loan Rates

Confirming Loans		LTV 60%		LTV 60%		LTV 60%		LTV 60%	
LOAN AMOUNT	30yrs NPNF (**15days lock approved File)	15 Yrs NPNF (**15days lock approved File)	30 yrs NPNF (30 days lock New File)	15 Yrs NPNF (30 days lock New File)	30Yr/No points & Borrowers to pay the closing cost (15days lock approved File)	15 Yr/No points & Borrowers to pay the closing cost (15days lock approved File)	30Yr/No points & Borrowers to pay the closing cost (30days lock approved File)	15 Yr/No points & Borrowers to pay the closing cost (30days lock approved File)	
1 \$401,000-417,000	4.375	3.875	4.375	3.875	4.250	3.750	4.375	3.750	
2 \$351,000-400,000	4.375	3.875	4.375	3.875	4.250	3.750	4.375	3.750	
3 \$301,000-350,000	4.375	3.875	4.500	4.000	4.250	3.750	4.375	3.750	
4 \$251,000-300,000	4.500	4.000	4.500	4.125	4.375	3.750	4.375	3.750	
5 \$201,000-250,000	4.625	4.125	4.625	4.250	4.375	3.750	4.375	3.750	
6 \$151,000-200,000	4.750	4.250	4.750	4.250	4.375	3.750	4.375	3.875	

\*\*\* PLEASE CALL US FOR VERY ATTRACTIVE ADJUSTABLE RATES\*\*\*  
 \*\*\* ASK US ABOUT SPECIAL ARM RATES\*\*\*

Super Conforming Rates

Super conforming/ Jumbo	LTV 60%		LTV 60%		LTV 60%	
Loan amount	30 Yrs NPNF (**15days lock approved File)	15 Yrs NPNF (**15days lock approved File)	30 Yrs NPNF (30days lock approved File)	15 yrs NPNF (30 days lock New File)	5/1 Arm NPNF (15days lock approved File)	5/1 Arm NPNF (30 days lock New File)
7 \$701000-729000	4.490	3.875	4.625	3.875	3.490	3.625
8 \$601000-700000	4.490	3.875	4.625	3.875	3.490	3.625
9 \$501000-600000	4.490	3.875	4.625	3.990	3.625	3.625
10 \$418000-500000	4.625	3.875	4.625	3.990	3.625	3.750

Loan amount	1 Yr Arm NPNF LTV 60%	3Yr Arm NPNF LTV 60%	5Yr Arm NPNF LTV 60%	7 Yr Arm NPNF LTV 60%
\$417,000	3.050	3.500	3.250	3.625
\$729,000	2.850	3.400	3.625	3.875
\$900,000	2.750	3.300	4.400	4.850

Note:- ALL RATES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE  
 RATES MAY CHANGE SEVERAL TIMES DAILY  
 NP =NO POINT, NF = NO FEE, CC = THIRD PARTY CLOSING COSTS

\*\* Please note that the above rates are possible for only submitted and approved files with no conditions as they are 15 day locks.