All rates are effective as of May 9, 2024
All rates are subject to change without notice.

| Conforming Fixed Rate Mortgage Loans | Points | Interest Rate | Annual Percentage Rate (APR) | Fully Indexed Rate | Monthly Payment per $\$ 1,000$ <br> Borrowed | Monthly Payment per \$1,000 After First Adjustment |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | If Applicable, Taxes and Insurance will Increase Payments |  |
| 10-Year Fixed-Rate | 0 | 5.750\% | 6.032\% | N/A | \$10.98 | N/A |
| 12-Year Fixed-Rate | 0 | 5.750\% | 5.990\% | N/A | \$9.63 | N/A |
| 15-Year Fixed-Rate | 0 | 6.000\% | 6.202\% | N/A | \$8.44 | N/A |
| 15-Year Fixed-Rate | 1 | 5.875\% | 6.235\% | N/A | \$8.37 | N/A |
| 15-Year Fixed-Rate | 2 | 5.750\% | 6.269\% | N/A | \$8.30 | N/A |
| 20-Year Fixed-Rate | 0 | 6.375\% | 6.540\% | N/A | \$7.38 | N/A |
| 20-Year Fixed-Rate | 1 | 6.250\% | 6.542\% | N/A | \$7.31 | N/A |
| 20-Year Fixed-Rate | 2 | 6.125\% | 6.545\% | N/A | \$7.24 | N/A |
| 30-Year Fixed-Rate | 0 | 6.750\% | 6.879\% | N/A | \$6.49 | N/A |
| 30-Year Fixed-Rate | 1 | 6.625\% | 6.852\% | N/A | \$6.40 | N/A |
| 30-Year Fixed-Rate | 2 | 6.500\% | 6.826\% | N/A | \$6.32 | N/A |

Conforming Fixed Rate Mortgage Loan APR's assume a $\$ 100,000$ mortgage and a $20 \%$ down payment.
Rates may vary based upon your credit profile, property type, or Loan-to-Value (LTV) percentage.
Private Mortgage Insurance (PMI) is required for down payments less than $20 \%$. Homeowner's Insurance and Flood Insurance (if applicable) are required.
Condominiums: 90\% Max LTV for Freddie Mac approved projects.

| Portfolio Fixed Rate Mortgage Loans | Points | Interest Rate | Annual Percentage Rate (APR) | Fully Indexed Rate | Monthly Payment per <br> $\$ 1,000$ <br> Borrowed | Monthly Payment per \$1,000 After First Adjustment |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | If Applicable, Taxes and Insurance will Increase Payments |  |
| 10-Year Fixed-Rate | 0 | 6.250\% | 6.517\% | N/A | \$11.23 | N/A |
| 12-Year Fixed-Rate | 0 | 6.250\% | 6.478\% | N/A | \$9.89 | N/A |
| 15-Year Fixed-Rate | 0 | 6.500\% | 6.692\% | N/A | \$8.71 | N/A |
| 15-Year Fixed-Rate | 1 | 6.375\% | 6.727\% | N/A | \$8.64 | N/A |
| 15-Year Fixed-Rate | 2 | 6.250\% | 6.764\% | N/A | \$8.57 | N/A |
| 20-Year Fixed-Rate | 0 | 6.875\% | 7.033\% | N/A | \$7.68 | N/A |
| 20-Year Fixed-Rate | 1 | 6.750\% | 7.038\% | N/A | \$7.60 | N/A |
| 20-Year Fixed-Rate | 2 | 6.625\% | 7.043\% | N/A | \$7.53 | N/A |
| 30-Year Fixed-Rate | 0 | 7.250\% | 7.375\% | N/A | \$6.82 | N/A |
| 30-Year Fixed-Rate | 1 | 7.125\% | 7.351\% | N/A | \$6.74 | N/A |
| 30-Year Fixed-Rate | 2 | 7.000\% | 7.328\% | N/A | \$6.65 | N/A |
| Portfolio Fixed Rate Mortgage Loan APR's assume a $\$ 100,000$ mortgage and a $20 \%$ down payment. <br> Rates may vary based upon your credit profile, property type, or Loan-to-Value (LTV) percentage. <br> Condominiums: 80\% Max LTV; non-approved Freddie Mac projects <br> Private Mortgage Insurance (PMI) is required for down payments less than 20\%. Homeowner's Insurance and Flood Insurance (if applicable) are required. |  |  |  |  |  |  |

All rates are subject to change without notice.

| Adjustable-Rate Mortgage (ARM) Loans | Points | Interest Rate | Annual Percentage Rate (APR) | Fully Indexed Rate | Monthly Payment per \$1,000 <br> Borrowed | Monthly Payment per \$1,000 After First Adjustment |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | If Applicable, Taxes and Insurance will Increase Payments |  |
| 5/1-Year Adjustable-Rate (30-Year Term) | 0 | 5.500\% | 7.100\% | 8.000\% | \$5.68 | \$7.14 |
| 7/1-Year Adjustable-Rate (30-Year Term) | 0 | 5.750\% | 6.938\% | 8.000\% | \$5.84 | \$7.08 |
| 10/1-Year Adjustable-Rate (30-Year Term) | 0 | 5.875\% | 6.703\% | 8.000\% | \$5.92 | \$6.98 |

Adjustable Rate Mortgage Loan APR's assume a $\$ 100,000$ mortgage and a $20 \%$ down payment.
CAP Structure: Initial Adjustment/Lifetime Adjustment - 2\%/6\% unless otherwise stated.
The APR is subject to increase or decrease at the time of each adjustment.
The initial interest rate may be discounted until the first review period.
The margin on all ARM's is $2.75 \%$ unless otherwise noted.
ARM Loans use an index of 5.19
Private Mortgage Insurance (PMI) required if the down payment is less than $20 \%$. Homeowners insurance and flood insurance (if applicable) are required.
Condominiums: 90\% Max Loan-to-Value (LTV) for Freddie Mac approved projects.

| Construction Mortgage Loans | Points | Interest Rate | Annual Percentage Rate (APR) | Fully Indexed Rate | Monthly Payment per \$1,000 <br> Borrowed | Monthly Payment per \$1,000 After First Adjustment |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | If Applicable, Taxes and Insurance will Increase Payments |  |
| 15-Year Fixed-Rate | 0 | 6.500\% | 6.810\% | N/A | \$8.71 | N/A |
| 20-Year Fixed-Rate | 0 | 6.875\% | 7.127\% | N/A | \$7.68 | N/A |
| 30-Year Fixed-Rate | 0 | 7.250\% | 7.447\% | N/A | \$6.82 | N/A |

Construction Mortgage Loan APR's assume a $\$ 100,000$ mortgage and a $20 \%$ down payment.
Rates may vary based upon your credit profile, property type, or Loan-to-Value (LTV) percentage.
Homeowner's Insurance and Flood Insurance (if applicable) are required.

| Jumbo Fixed Rate Mortgage Loans | Points | Interest Rate | Annual Percentage Rate (APR) | Fully Indexed Rate | Monthly Payment per \$1,000 <br> Borrowed | Monthly Payment per \$1,000 After First Adjustment |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | If Applicable, Taxes and Insurance will Increase Payments |  |
| 15-Year Fixed-Rate | 0 | 6.125\% | 6.185\% | N/A | \$8.51 | N/A |
| 20-Year Fixed-Rate | 0 | 6.500\% | 6.550\% | N/A | \$7.46 | N/A |
| 30-Year Fixed-Rate | 0 | 6.875\% | 6.915\% | N/A | \$6.57 | N/A |
| Jumbo Fixed Rate Mortgage Loan APR's assume a \$766,551.00 <br> Mortgage, a $20 \%$ down payment and are for mortgage loans greater than $\$ 766,550.00$. <br> Rates may vary based upon your credit profile, property type, or Loan-to-Value (LTV) percentage. Homeowner's Insurance and Flood Insurance (if applicable) are required. |  |  |  |  |  |  |
| Land Mortgage Loans | Points | Interest Rate | Annual Percentage Rate (APR) | Fully Indexed Rate | Monthly Payment per \$1,000 <br> Borrowed | Monthly Payment per \$1,000 After First Adjustment |
|  |  |  |  |  | If Applicable, Taxes and Insurance will Increase Payments |  |
| 1-Year Adjustable-Rate (10-Year Term) (Margin of 3.75\%) | 0 | 7.000\% | 8.851\% | 9.000\% | \$11.61 | \$12.57 |

The land must be a legal building lot.
The initial interest rate may be discounted until the first review period.
Loan Annual Percentage Rates (APR's) assume a \$100,000 mortgage and a $30 \%$ down payment.
Land Mortgage Loans use an index of 5.19.

All rates are subject to change without notice.

| Special Program Mortgage Loans | Points | Interest Rate | Annual Percentage Rate (APR) | Fully Indexed Rate | Monthly Payment per \$1,000 <br> Borrowed | Monthly Payment per \$1,000 After First Adjustment |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | If Applicable, Taxes and Insurance will Increase Payments |  |
| Home Possible (30-Year Term)* | 0 | 7.250\% | 7.375\% | N/A | \$6.82 | N/A |
| USDA Rural Development Mortgage Loan (30-Year Term) | 0 | 7.250\% | 7.410\% | N/A | \$6.82 | N/A |
| Special Program Mortgage Loans APR's assume a $\$ 100,000$ mortgage and a $20 \%$ down payment. <br> Special Program Mortgage Loan may have additional qualification requirements such as, but not limited to: First Time Home Buyer's only, income cap, down payment requirements or property type. <br> Homeowner's Insurance and Flood Insurance (if applicable) are required. <br> Condominiums: No financing available for Home Possible Advantage or USDA programs. <br> *Private Mortgage Insurance (PMI) is required for down payments less than 20\%. <br> USDA Guarantee Fee is assessed and based on the loan amount; $1.00 \%$ for purchase and refinance transactions. |  |  |  |  |  |  |
| First Time Homebuyer (FTHB) Mortgage Loans | Points | Interest Rate | Annual Percentage Rate (APR) | Fully Indexed Rate | Monthly Payment per <br> $\$ 1,000$ <br> Borrowed  <br> If Applicable, Tax  <br> will Increas  | Monthly Payment per \$1,000 After First Adjustment res and Insurance e Payments |
| FTHB - 30-Year Fixed Rate* | 0 | 6.500\% | 6.558\% | N/A | \$6.32 | N/A |
| FTHB - 5/1-Year Adjustable-Rate (30-Year Term)** | 0 | 5.250\% | 6.946\% | 8.000\% | \$5.52 | \$7.11 |
| FTHB - 7/1-Year Adjustable-Rate (30-Year Term)** | 0 | 5.500\% | 6.756\% | 8.000\% | \$5.68 | \$7.05 |
| FTHB - 10/1-Year Adjustable-Rate (30-Year Term)** | 0 | 5.750\% | 6.567\% | 8.000\% | \$5.84 | \$6.95 |

First Time Homebuyer Mortgage Loan APR's assume a \$100,000 mortgage and a 20\% down payment.
Private Mortgage Insurance (PMI) is required for down payments less than $20 \%$. Homeowner's Insurance and Flood Insurance (if applicable) are required.
*FTHB 30-Year Fixed-Rate loan offers 3\% down payment on owner-occupied 1-unit homes and Freddie Mac approved condominium projects, and 5\% down payment on owner occupied 2-unit homes.
**FTHB Adjustable-Rate Mortgage loans offer 3\% down payment on owner-occupied 1-unit homes and 5\% down payment on owner occupied 2-unit homes.
**CAP Structure: Initial Adjustment/Lifetime Adjustment - $2 \% / 6 \%$ unless otherwise noted.
**The APR is subject to increase or decrease at the time of each adjustment.
**The initial interest rate may be discounted until the first review period.
**The margin on all ARM loans is $2.75 \%$ unless otherwise noted.
**ARM Loans use an index of 5.19

