

5/5 ARM HOME LOAN RATES
 Effective May 16, 2025 and subject to change.

5/5 ADJUSTABLE RATE MORTGAGE LOAN				
Initial Interest Rate	Annual Percentage Rate (APR)	Points	Initial Interest Rate Period	First Adjusted Rate
7.375%	7.007%	0.000%	5 years	9.375%
7.250%	7.005%	0.500%	5 years	9.250%
7.125%	7.003%	1.000%	5 years	9.125%

5/5 POWER PURCHASE MORTGAGE LOAN				
ADJUSTABLE RATE MORTGAGES: CONFORMING LOANS				
Initial Interest Rate	Annual Percentage Rate (APR)	Points	Initial Interest Rate Period	First Adjusted Rate
8.000%	7.271%	0.000%	5 years	10.000%
7.875%	7.269%	0.500%	5 years	9.875%
7.750%	7.268%	1.000%	5 years	9.750%
ADJUSTABLE RATE MORTGAGES: JUMBO LOANS				
Initial Interest Rate	Annual Percentage Rate (APR)	Points	Initial Interest Rate Period	First Adjusted Rate
8.000%	7.271%	0.000%	5 years	10.000%
7.875%	7.269%	0.500%	5 years	9.875%
7.750%	7.268%	1.000%	5 years	9.750%

ADJUSTABLE RATE HOME LOAN RATES
 Effective May 16, 2025 and subject to change.

ADJUSTABLE RATE MORTGAGES: CONFORMING LOANS (Purchase or Refinance)					
Loans Amortized Over 30 Years.	Initial Interest Rate	Annual Percentage Rate (APR)	Points	Initial Interest Rate Period	First Adjusted Rate
5/1 CMT	7.250%	7.012%	0.000	5 years	9.250%
	7.125%	7.010%	0.500	5 years	9.125%
	7.000%	7.009%	1.000	5 years	9.000%
7/1 CMT	7.500%	7.209%	0.000	7 years	9.500%
	7.375%	7.192%	0.500	7 years	9.375%
	7.250%	7.175%	1.000	7 years	9.250%

ADJUSTABLE RATE MORTGAGES: JUMBO LOANS (Purchase or Refinance)					
Loans Amortized Over 30 Years.	Initial Interest Rate	Annual Percentage Rate (APR)	Points	Initial Interest Rate Period	First Adjusted Rate
5/1 CMT	7.500%	7.094%	0.000	5 years	9.500%
	7.375%	7.092%	0.500	5 years	9.375%
	7.250%	7.090%	1.000	5 years	9.250%
7/1 CMT	7.750%	7.322%	0.000	7 years	9.750%
	7.625%	7.305%	0.500	7 years	9.625%
	7.500%	7.288%	1.000	7 years	9.500%

FIXED RATE MORTGAGES: CONFORMING LOANS

FIRST MORTGAGE LOANS	Rate	Annual Percentage Rate (APR)	Points	Estimated Payment Per \$1,000 Financed
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10-Year		Priced Daily to FNMA/ Freddie Mac market rates		
15-Year		Priced Daily to FNMA/ Freddie Mac market rates		
20-Year		Priced Daily to FNMA/ Freddie Mac market rates		
30-Year		Priced Daily to FNMA/ Freddie Mac market rates		

FIXED RATE MORTGAGES: HIGH BALANCE LOANS

FIRST MORTGAGE LOANS	Rate	Annual Percentage Rate (APR)	Points	Estimated Payment Per \$1,000 Financed
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10-Year		Priced Daily to FNMA/ Freddie Mac market rates		
15-Year		Priced Daily to FNMA/ Freddie Mac market rates		
20-Year		Priced Daily to FNMA/ Freddie Mac market rates		
30-Year		Priced Daily to FNMA/ Freddie Mac market rates		

FIXED RATE MORTGAGES: JUMBO LOANS

FIRST MORTGAGE LOANS	Rate	Annual Percentage Rate (APR)	Points	Estimated Payment Per \$1,000 Financed
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10-Year		Priced Daily to Jumbo Investor		
15-Year		Priced Daily to Jumbo Investor		
20-Year		Priced Daily to Jumbo Investor		
30-Year		Priced Daily to Jumbo Investor		