

**5/5 ARM HOME LOAN RATES**  
Effective July 05, 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
6.750%	6.675%	0.000%	5 years	8.750%
6.625%	6.673%	0.500%	5 years	8.625%
6.500%	6.671%	1.000%	5 years	8.500%

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
6.250%	6.528%	0.000%	5 years	8.250%
6.125%	6.526%	0.500%	5 years	8.125%
6.000%	6.524%	1.000%	5 years	8.000%
ADJUSTABLE RATE MORTGAGES: JUMBO LOANS				
Initial Interest Rate	Annual Percentage Rate (APR)	Points	Initial Interest Rate Period	First Adjusted Rate
6.250%	6.506%	0.000%	5 years	8.250%
6.125%	6.504%	0.500%	5 years	8.125%
6.000%	6.501%	1.000%	5 years	8.000%

**ADJUSTABLE RATE HOME LOAN RATES**  
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ADJUSTABLE RATE MORTGAGES: CONFORMING LOANS (Purchase or Refinance)					
Loans Amortized Over <u>30</u> 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 <u>30</u> 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
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
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
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			