

**Conforming Fixed Rates-Up to \$726,200**

30 Year Fixed:	5.5%	1 Point	5.63 APR
	5.875%	0 Points	6.01 APR
15 Year Fixed:	4.625%	1 Point	4.76 APR
	5.00%	0 Points	5.18 APR

**Jumbo Rates-Up to \$5.0 Million for Purchases**

5/1 ARM:	5.025%	1 Point	5.77 APR
7/1 ARM:	5.20%	1 Point	5.84 APR
10/1 ARM :	5.275%	1 Point	5.93 APR
30 Year Fixed:	5.5%	1 Point	5.63 APR

**Zero Down VA 30 Year Fixed Rate; No Maximum Loan Amount**

30 Year Fixed	5.625%	0 Points	6.21 APR
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**30 Year FHA Fixed Rates**

30 Year Fixed	5.5%	0 Points	6.35 APR
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**Jumbo From \$647,250 to \$3 Million Interest Only**

7/1 ARM	5.50%	1.00 Point	6.08 APR
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Direct Line  
**(888) 455-2847**  
 Ext. 211  
 This number automatically  
 forwards to me on nights and  
 weekends.

\*Adjustable-Rate Mortgages (ARMs) adjust semi-annually after the initial fixed period. Annual adjustments for the 5, 7 & 10-year Adjustable Rate Mortgages (ARMs) are based on the weekly average yield on the 30 Day Avg SOFR Index, currently at 4.31% plus a margin of 2.75% for owner-occupants. Adjustable-Rate Mortgage rates are subject to increase after consummation. Rate as of 01/20/23. Examples assume purchase transaction with 760 FICO & 70% loan to value.