

Conventional Rates: 30 DAY RATE LOCK * ORIGINATION FEE (1.00%) * CREDIT SCORES > 780 * OWNER OCCUPIED * 80% LTV

FHA Rates: 30 DAY RATE LOCK * ORIGINATION FEE (1.00%) * CREDIT SCORES > 720 * OWNER OCCUPIED * 96.5% LTV

VA Rates: 30 DAY RATE LOCK * DISCOUNT FEE (1.00%) * FUNDING FEE EXEMPT * CREDIT SCORES > 740 * OWNER OCCUPIED * 100% LTV

JANUARY 17TH, 2026

\$500,000 to
\$802,650

30 YEAR - CONVENTIONAL	5.990%
ANNUAL PERCENTAGE RATE (APR)*	6.104%
15 YEAR - CONVENTIONAL	5.250%
ANNUAL PERCENTAGE RATE (APR)*	5.437%
30 YEAR - VA	5.625%
ANNUAL PERCENTAGE RATE (APR)*	5.735%

\$350,000 to
\$498,257

30 YEAR - FHA	5.625%
ANNUAL PERCENTAGE RATE (APR)*	6.931%

* The Annual Percentage Rate (APR) is the effective rate of interest to be paid on a loan during the first year, which takes into account both the interest rate and the closing costs. Borrower will pay simple annual interest at the quoted rate on the unpaid principal balance during each month.

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