



January 2, 2025

Fixed Conventional 30 Year Purchase	Rate	7.125%
	APR	7.19%
Fixed Conventional 15 Year Purchase	Rate	6.875%
	APR	6.97%
Fixed Conventional 30 Year Refinance	Rate	7.125%
	APR	7.23%
Fixed Conventional 15 Year Refinance	Rate	6.875%
	APR	6.94%
Fixed FHA 30 Year	Rate	6.750%
	APR	6.76%
Fixed Jumbo 30 Year Purchase	Rate	6.875%
	APR	6.89%
Fixed Jumbo 30 Year Refinance	Rate	7.000%
	APR	7.01%

Other Products are available. Consult your mortgage Loan Officer for additional financing opportunities.

Loan Assumptions and disclosures:

Interest rates and annual percentage rates (APRs) are based on current market rates, are for informational purposes only, are subject to changes without notice and may be subject to pricing add-ons related to loan amount. This is not a credit decision or a commitment to lend and is subject to credit approval. Mortgage insurance may be required depending on loan guidelines. If mortgage insurance is required, the mortgage insurance premium could increase the APR and the monthly mortgage payment. Additional loan programs may be available. Other restrictions may apply. APR reflects the effective cost of your loan on a yearly basis, taking into account such items as interest, most closing costs, discount points (also referred to as "points") and loan origination fees. One point is 1% of the mortgage amount (or example \$ 1,000 on a \$ 100,000 loan) based on the interest rate on your promissory note, not on APR.

Conventional Purchase and Refinance Pricing is based upon the following criteria: Loan Amount of \$225,000, property located in Massachusetts, LTV of 75%, Fico score of 780, lock period of 60 days for Purchases and Refinances.

FHA Pricing is based upon the following criteria: Loan Amount of \$225,000, property located in Massachusetts, LTV of 96.5%, Fico score 680, lock period of 60 days. APR includes Mortgage Insurance Premium.

Jumbo Purchase and Refinance Pricing is based upon the following criteria: Loan Amount of 1,000,000, property located in Massachusetts, LTV of 75%, Fico score of 760, lock period of 60 days for Purchases and Refinances.

