



PORTFOLIO & JUMBO RATES

Portfolio and Jumbo ARMs

Approved MLOs use only - Not for distribution.
 Prices are subject to change without notice.
 Best Efforts Pricing.

Rate Sheet ID: 9/10/2024
 9:30 AM

Rate Lock Expires:
 30 Day 10/10/2024
 45 Day 10/25/2024

ANNOUNCEMENTS

- Up to 85% LTV/CLTV with No PMI
- Agency High Balance; use Portfolio ARM rates
- SOFR INDEX (Secure Overnight Financing Rate)

• 15 Day Lock Not currently available

NMLS # 1420182

PORTFOLIO ARMs - Conforming County Limit						
5 Yr/6 Mo SOFR ARM (Qualifies Index + Margin)			7 Yr/6 Mo SOFR ARM (Qualifies at Start Rate)			
Rate	30 Day	45 Day	Rate	30 Day	45 Day	
8.000	97.250	97.000	8.250	97.125	96.875	
8.125	97.625	97.375	8.375	97.500	97.250	
8.250	97.875	97.625	8.500	97.750	97.500	
8.375	98.250	98.000	8.625	98.125	97.875	
8.500	98.500	98.250	8.750	98.375	98.125	
8.625	98.875	98.625	8.875	98.625	98.375	
8.750	99.125	98.875	9.000	98.875	98.625	
8.875	99.250	99.000	9.125	99.000	98.750	
9.000	99.375	99.125	9.250	99.125	98.875	
9.125	99.625	99.375	9.375	99.375	99.125	
9.250	99.875	99.625	9.500	99.625	99.375	
9.375	100.125	99.875	9.625	99.875	99.625	
9.500	100.375	100.125	9.750	100.125	99.875	
9.625	100.625	100.375	9.875	100.375	100.125	
PORTFOLIO ARM PRICE ADJUSTERS (Cumulative)						
LTV/CLTV	0-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	
LTV/FICO Adjustments						
740+	-	-	-	(0.125)	(0.500)	
720-739	-	-	(0.125)	(0.375)	(0.750)	
700-719	-	(0.125)	(0.375)	(0.625)	NA	
680-699	-	(0.250)	(0.625)	(1.250)	NA	
Cash-Out Adjustments						
740+	-	-	-	(0.125)	NA	
720-739	-	-	(0.125)	(0.250)	NA	
700-719	-	-	(0.250)	(0.375)	NA	
ARM Feature Adjustments						
Condo	-	-	(0.500)	(0.500)	(0.625)	
Second Home	(0.250)	(0.500)	(0.750)	NA	NA	
2-unit	-	-	(0.375)	(0.625)	NA	
Loan Amount < \$100,000	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	
Escrow Waiver*	-	-	-	-	NA	
Notes:						
Max loan amount: \$756,550 or Fannie Mae and Freddie Mac Maximum Loan Limit Minimum FICO 680 and Max DTI 43% Max LTV/CLTV 85% with no MI required * Escrow waiver adjustment not applied on CA property						

JUMBO ARMs						
5 Yr/6 Mo SOFR ARM (Qualifies Index + Margin)			7 Yr/6 Mo SOFR ARM (Qualifies at Start Rate)			
Rate	30 Day	45 Day	Rate	30 Day	45 Day	
8.125	97.125	96.875	8.500	97.000	96.750	
8.250	97.500	97.250	8.625	97.375	97.125	
8.375	97.750	97.500	8.750	97.625	97.375	
8.500	98.125	97.875	8.875	98.000	97.750	
8.625	98.375	98.125	9.000	98.250	98.000	
8.750	98.750	98.500	9.125	98.500	98.250	
8.875	99.000	98.750	9.250	98.750	98.500	
9.000	99.125	98.875	9.375	98.875	98.625	
9.125	99.250	99.000	9.500	99.000	98.750	
9.250	99.500	99.250	9.625	99.250	99.000	
9.375	99.750	99.500	9.750	99.500	99.250	
9.500	100.000	99.750	9.875	99.750	99.500	
9.625	100.250	100.000	10.000	100.000	99.750	
9.750	100.500	100.250	10.125	100.250	100.000	
JUMBO ARM PRICE ADJUSTERS (Cumulative)						
LTV/CLTV	0-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	
LTV/FICO Adjustments						
740+	-	-	-	(0.125)	(0.625)	
720-739	-	-	(0.125)	(0.375)	NA	
700-719	-	(0.125)	(0.375)	(0.625)	NA	
Cash-Out Adjustments						
740+	-	-	(0.125)	(0.250)	NA	
720-739	-	(0.125)	(0.250)	(0.375)	NA	
700-719	-	(0.250)	(0.375)	(0.500)	NA	
Jumbo Feature Adjustments						
Condo	-	-	(0.500)	(0.500)	(0.625)	
Second Home	(0.250)	(0.500)	(0.750)	NA	NA	
2-unit	-	(0.250)	NA	NA	NA	
Loan Amount > \$1,500,000	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	
Escrow Waiver*	-	-	-	-	NA	
Notes:						
Max loan amount: \$2 million Minimum FICO 700 and Max DTI 43% Max LTV/CLTV 85% with no MI required * Escrow waiver adjustment not applied on CA property						

PORTFOLIO and JUMBO ARMs	
Maximum price	101.000
Index: 30-Day Average SOFR	5.343%
Margin:	3.00%
CAPS: 5yr/6m ARM	2/1/5
7yr/6m ARM	5/1/5
Occupancy:	Primary, Second Home only
States: CA	
7 day lock extension	(0.250)
15 day lock extension	(0.375)
30 day lock extension	(0.625)

