

Conforming Fixed Rates-Up to \$625,500

30 Year Fixed:	3.75%	1 Point	3.96 APR
	3.875%	0 Points	4.10 APR
15 Year Fixed:	3.00%	1 Point	3.17 APR
	3.25%	0 Points	3.34 APR

Jumbo Fixed Rates to \$1 million

30 Year Fixed:	3.75%	1.125 Points	3.99 APR
	3.95%	.125 Points	4.17 APR
15 Year Fixed:	3.5%	1 Point	3.68 APR
	3.69%	0 Points	3.86 APR

Interim Fixed up to \$1,000,000

3/1 ARM	3.00%	1.0 Point	3.53 APR
5/1 ARM	3.125%	1.0 Point	3.50 APR
10/1 ARM	3.375%	1.0 Point	3.82 APR

Condo-Tel Pricing for Second Home

5/1 ARM	3.375%	1.25 Points	3.67 APR
10/1 ARM	3.625%	1.25 Points	3.76 APR
30 Year Fixed	3.95%	1.25 Points	4.17 APR



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