



## Stewart Brown

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Interest Rates as of: September 19, 2022

Interest		Purchase		Loan		Monthly		Points/
Rate	APR		Price	A	mount	Pay	ment**	Credits*
	Convention		inancing	1				
6.125%	6.289%	\$	500,000	\$	400,000	\$	2,430	1.125
5.500%	5.670%	\$	500,000	\$	400,000	\$	3,268	0.500
4.750%	5.174%	\$	500,000	\$	400,000	\$	2,087	4.125
5.875%	6.168%	\$	500,000	\$	400,000	\$	2,366	2.500
5.375%	6.024%	\$	500,000	\$	400,000	\$	2,240	6.250
		-					<u> </u>	
	Jumbo	Fina	ncing					
5.375%	5.402%	\$	1,000,000	\$	800,000	\$	4,480	0.000
5.500%	5.565%	\$	1,000,000	\$	800,000	\$	6,537	0.125
4.750%	4.919%	\$	1,000,000	\$	800,000	\$	4,173	1.625
5.250%	5.299%	\$	1,000,000	\$	800,000	\$	4,418	0.250
5.750%	5.777%	\$	1,000,000	\$	800,000	\$	4,669	0.000
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5.990%	6.239%			_	<u>-</u>		2,890	0.375
5.125%	5.731%		500,000	-	482,500		3,847	1.625
4.500%	5.094%	\$	500,000	\$	482,500	\$	2,445	4.375
	VA F	inanc	ing					
5.990%	6.279%		500,000	\$	500,000	\$	2,995	0.250
5.125%	5.797%			_	500,000			1.500
4.500%	5.121%		<u>*</u>	\$		\$		4.125
			<u> </u>	•	, i		,	
6.500%	6.668%	\$	500,000	\$	500,000	\$	3,160	0.250
	6.125% 5.500% 4.750% 5.875% 5.375% 5.375% 5.500% 4.750% 5.250% 5.750% 5.125% 4.500% 5.990% 5.125% 4.500%	Convention 6.125% 6.289% 5.500% 5.670% 4.750% 5.174% 5.875% 6.168% 5.375% 6.024%  Jumbo 5.375% 5.402% 5.500% 5.565% 4.750% 5.299% 5.750% 5.777%  FHA II 5.990% 6.239% 5.125% 5.731% 4.500% 5.125% 5.797%  VA F 5.990% 6.279% 5.125% 5.797% 4.500% 5.121%	Conventional F 6.125% 6.289% \$ 5.500% 5.670% \$ 4.750% 5.174% \$ 5.875% 6.168% \$ 5.375% 6.024% \$  Jumbo Fina 5.375% 5.402% \$ 5.500% 5.565% \$ 4.750% 5.299% \$ 5.750% 5.777% \$  FHA Finan 5.990% 6.239% \$ 5.125% 5.731% \$ 4.500% 5.094% \$  VA Financ 5.990% 6.279% \$ 5.125% 5.797% \$ 4.500% 5.121% \$	Rate         APR         Price           Conventional Financing         6.125%         6.289%         \$ 500,000           5.500%         5.670%         \$ 500,000           4.750%         5.174%         \$ 500,000           5.875%         6.168%         \$ 500,000           5.375%         6.024%         \$ 500,000           5.375%         5.402%         \$ 1,000,000           5.500%         5.565%         \$ 1,000,000           4.750%         4.919%         \$ 1,000,000           5.250%         5.299%         \$ 1,000,000           5.750%         5.777%         \$ 1,000,000           FHA Financing           5.990%         6.239%         \$ 500,000           4.500%         5.094%         \$ 500,000           VA Financing           5.990%         6.279%         \$ 500,000           5.125%         5.797%         \$ 500,000           4.500%         5.121%         \$ 500,000	Conventional Financing 6.125% 6.289% \$ 500,000 \$ 5.500% 5.670% \$ 500,000 \$ 4.750% 5.174% \$ 500,000 \$ 5.875% 6.168% \$ 500,000 \$ 5.375% 6.024% \$ 500,000 \$ 5.375% 5.402% \$ 1,000,000 \$ 5.500% 5.565% \$ 1,000,000 \$ 4.750% 4.919% \$ 1,000,000 \$ 5.250% 5.299% \$ 1,000,000 \$ 5.750% 5.777% \$ 1,000,000 \$ 5.750% 5.777% \$ 1,000,000 \$ 5.125% 5.731% \$ 500,000 \$ 4.500% 5.094% \$ 500,000 \$ 5.125% 5.797% \$ 500,000 \$ 5.125% 5.797% \$ 500,000 \$ 5.125% 5.797% \$ 500,000 \$ 5.125% 5.797% \$ 500,000 \$ 5.125% 5.797% \$ 500,000 \$ 5.125% 5.797% \$ 500,000 \$ 5.125% 5.797% \$ 500,000 \$ 5.125% 5.797% \$ 500,000 \$ 5.125% 5.797% \$ 500,000 \$ 5.125% 5.797% \$ 500,000 \$ 5.125% 5.797% \$ 500,000 \$	Rate         APR         Price         Amount           Conventional Financing           6.125%         6.289%         \$ 500,000         \$ 400,000           5.500%         5.670%         \$ 500,000         \$ 400,000           4.750%         5.174%         \$ 500,000         \$ 400,000           5.875%         6.168%         \$ 500,000         \$ 400,000           Jumbo Financing           5.375%         5.402%         \$ 1,000,000         \$ 800,000           5.500%         5.565%         \$ 1,000,000         \$ 800,000           4.750%         4.919%         \$ 1,000,000         \$ 800,000           5.250%         5.299%         \$ 1,000,000         \$ 800,000           FHA Financing           5.990%         6.239%         \$ 500,000         \$ 482,500           VA Financing           5.990%         6.279%         \$ 500,000         \$ 500,000           5.125%         5.797%         \$ 500,000         \$ 500,000           4.500%         5.121%         \$ 500,000         \$ 500,000	Rate         APR         Price         Amount         Pay           Conventional Financing           6.125%         6.289%         \$ 500,000         \$ 400,000         \$           5.500%         5.670%         \$ 500,000         \$ 400,000         \$           4.750%         5.174%         \$ 500,000         \$ 400,000         \$           5.875%         6.168%         \$ 500,000         \$ 400,000         \$           Jumbo Financing           5.375%         5.402%         \$ 1,000,000         \$ 800,000         \$           5.500%         5.565%         \$ 1,000,000         \$ 800,000         \$           4.750%         4.919%         \$ 1,000,000         \$ 800,000         \$           5.250%         5.299%         \$ 1,000,000         \$ 800,000         \$           5.750%         5.777%         \$ 1,000,000         \$ 800,000         \$           FHA Financing           5.990%         6.239%         \$ 500,000         \$ 482,500         \$           5.125%         5.731%         \$ 500,000         \$ 482,500         \$           VA Financing           5.990%         6.279%         \$ 500,000 <t< td=""><td>Rate         APR         Price         Amount         Payment**           Conventional Financing           6.125%         6.289%         \$ 500,000         \$ 400,000         \$ 2,430           5.500%         5.670%         \$ 500,000         \$ 400,000         \$ 3,268           4.750%         5.174%         \$ 500,000         \$ 400,000         \$ 2,087           5.875%         6.168%         \$ 500,000         \$ 400,000         \$ 2,366           5.375%         6.024%         \$ 500,000         \$ 400,000         \$ 2,366           Jumbo Financing           5.375%         5.402%         \$ 1,000,000         \$ 800,000         \$ 4,480           5.500%         5.565%         \$ 1,000,000         \$ 800,000         \$ 4,480           5.500%         5.565%         \$ 1,000,000         \$ 800,000         \$ 4,4173           5.250%         5.299%         \$ 1,000,000         \$ 800,000         \$ 4,418           5.750%         5.777%         \$ 1,000,000         \$ 800,000         \$ 2,890           FHA Financing           5.990%         6.239%         \$ 500,000         \$ 482,500         \$ 2,890           5.990%         6.279%</td></t<>	Rate         APR         Price         Amount         Payment**           Conventional Financing           6.125%         6.289%         \$ 500,000         \$ 400,000         \$ 2,430           5.500%         5.670%         \$ 500,000         \$ 400,000         \$ 3,268           4.750%         5.174%         \$ 500,000         \$ 400,000         \$ 2,087           5.875%         6.168%         \$ 500,000         \$ 400,000         \$ 2,366           5.375%         6.024%         \$ 500,000         \$ 400,000         \$ 2,366           Jumbo Financing           5.375%         5.402%         \$ 1,000,000         \$ 800,000         \$ 4,480           5.500%         5.565%         \$ 1,000,000         \$ 800,000         \$ 4,480           5.500%         5.565%         \$ 1,000,000         \$ 800,000         \$ 4,4173           5.250%         5.299%         \$ 1,000,000         \$ 800,000         \$ 4,418           5.750%         5.777%         \$ 1,000,000         \$ 800,000         \$ 2,890           FHA Financing           5.990%         6.239%         \$ 500,000         \$ 482,500         \$ 2,890           5.990%         6.279%

10 Year Treasury	3.492%		
SOFR***	2.270%		

Fed Funds Rate	2.500%
CMT****	3.280%

Rate Assumptions - Rates displayed are subject to change and assumes that you are buying or refinancing an owner-occupied single family home, debt-to-income ratios of 35% or lower, asset and reserve requirements are met, and your property has a loan-to-value of 80% or less for Conventional and Jumbo, 96.5% for FHA, and 100% for VA and USDA. Assumes minimum credit scores of 740 for Conventional, 760 for Jumbo, 680 for FHA, VA and USDA. The Annual Percentage Rate (APR) is based on the loan amount, may include points as displayed and is calculated with a closing date on the last day of the month. On adjustable-rates loans, interest rates are subject to potential increases over the life of the loan, once the initial fixed-rate period expires. All examples are with a 15 day rate lock.

<sup>\* ()</sup> brackets indicate a credit to the borrower

<sup>\*\*</sup> Monthly payment amounts do not include amounts for taxes, hazard insurance premiums, private mortgage insurance (PMI), and mortgage insurance premiums (MIP). Your actual payment obligations will be greater.

<sup>\*\*\*</sup>SOFR = Secured Overnight Financing Rate

<sup>\*\*\*\*</sup>CMT = Constant Maturity Treasury