



## Stewart Brown

NMLS #2073694  
 Loan Consultant  
 (760) 707-0202 office  
 (215) 317-6295 cell

74-980 Highway 111  
 Indian Wells, CA 92210  
 stewartbrown@loandepot.com  
 www.loandepot.com/stewartbrown



### Interest Rates as of: November 2, 2022

Loan Product	Interest Rate	APR	Purchase Price	Loan Amount	Monthly Payment**	Points/Credits*	
<b>Conventional Financing</b>							
Conforming 30 Year Fixed	6.990%	7.099%	\$ 500,000	\$ 400,000	\$ 2,659	0.500	
Conforming 15 Year Fixed	6.500%	6.614%	\$ 500,000	\$ 400,000	\$ 3,484	0.125	
Conforming ARM 5/6 SOFR 2/1/5	5.250%	5.796%	\$ 500,000	\$ 400,000	\$ 2,209	5.250	
Conforming ARM 7/6 SOFR 5/1/5	7.625%	7.738%	\$ 500,000	\$ 400,000	\$ 2,831	0.500	
Conforming ARM 10/6 SOFR 5/1/5	5.375%	6.100%	\$ 500,000	\$ 400,000	\$ 2,240	7.000	
<b>Jumbo Financing</b>							
Jumbo 30 Year Fixed	6.250%	6.278%	\$ 1,000,000	\$ 800,000	\$ 4,926	0.000	
Jumbo 15 Year Fixed	6.125%	6.552%	\$ 1,000,000	\$ 800,000	\$ 6,805	2.375	
Jumbo ARM 5/6 SOFR	5.250%	5.528%	\$ 1,000,000	\$ 800,000	\$ 4,418	2.750	
Jumbo ARM 7/6 SOFR	6.250%	6.290%	\$ 1,000,000	\$ 800,000	\$ 4,926	0.125	
Jumbo ARM 10/6 SOFR	6.250%	6.278%	\$ 1,000,000	\$ 800,000	\$ 4,926	0.000	
<b>FHA Financing</b>							
FHA 30 Year Fixed	6.990%	7.216%	\$ 500,000	\$ 482,500	\$ 3,207	0.000	
FHA 15 Year Fixed	5.125%	6.142%	\$ 500,000	\$ 482,500	\$ 3,847	4.125	
FHA ARM 5/1 CMT 1/1/5	5.250%	5.884%	\$ 500,000	\$ 482,500	\$ 2,664	4.500	
<b>VA Financing</b>							
VA 30 Year Fixed	6.875%	7.180%	\$ 500,000	\$ 500,000	\$ 3,285	0.250	
VA 15 Year Fixed	5.125%	6.210%	\$ 500,000	\$ 500,000	\$ 3,987	4.000	
VA ARM 5/1 CMT 1/1/5	5.250%	5.925%	\$ 500,000	\$ 500,000	\$ 2,761	4.375	
<b>USDA Financing</b>							
USDA 30 Year Fixed	7.500%	7.652%	\$ 500,000	\$ 500,000	\$ 3,496	0.000	
		<b>10 Year Treasury</b>	<b>4.086%</b>			<b>Fed Funds Rate</b>	<b>4.000%</b>
		<b>SOFR***</b>	<b>3.050%</b>			<b>CMT****</b>	<b>3.890%</b>

\* ( ) brackets indicate a credit to the borrower

\*\* 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.

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.

\*\*\*SOFR = Secured Overnight Financing Rate

\*\*\*\*CMT = Constant Maturity Treasury