



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: December 1, 2022

Loan Product	Interest Rate	APR	Purchase Price	Loan Amount	Monthly Payment**	Points/Credits*
Conventional Financing						
Conforming 30 Year Fixed	5.990%	6.093%	\$ 500,000	\$ 400,000	\$ 2,396	0.500
Conforming 15 Year Fixed	5.375%	5.505%	\$ 500,000	\$ 400,000	\$ 3,242	0.250
Conforming ARM 5/6 SOFR 2/1/5	5.250%	5.568%	\$ 500,000	\$ 400,000	\$ 2,209	2.875
Conforming ARM 7/6 SOFR 5/1/5	6.375%	6.444%	\$ 500,000	\$ 400,000	\$ 2,495	0.125
Conforming ARM 10/6 SOFR 5/1/5	5.375%	5.743%	\$ 500,000	\$ 400,000	\$ 2,240	3.375
Jumbo Financing						
Jumbo 30 Year Fixed	5.625%	5.664%	\$ 1,000,000	\$ 800,000	\$ 4,605	0.125
Jumbo 15 Year Fixed	5.750%	5.835%	\$ 1,000,000	\$ 800,000	\$ 6,643	0.250
Jumbo ARM 5/6 SOFR	5.250%	5.367%	\$ 1,000,000	\$ 800,000	\$ 4,418	1.000
Jumbo ARM 7/6 SOFR	5.625%	5.652%	\$ 1,000,000	\$ 800,000	\$ 4,605	0.000
Jumbo ARM 10/6 SOFR	5.625%	5.675%	\$ 1,000,000	\$ 800,000	\$ 4,605	0.250
FHA Financing						
FHA 30 Year Fixed	5.625%	5.869%	\$ 500,000	\$ 482,500	\$ 2,778	0.375
FHA 15 Year Fixed	5.125%	5.691%	\$ 500,000	\$ 482,500	\$ 3,847	1.375
FHA ARM 5/1 CMT 1/1/5	5.250%	5.701%	\$ 500,000	\$ 482,500	\$ 2,664	2.625
VA Financing						
VA 30 Year Fixed	5.875%	6.137%	\$ 500,000	\$ 500,000	\$ 2,958	0.000
VA 15 Year Fixed	5.125%	5.756%	\$ 500,000	\$ 500,000	\$ 3,987	1.250
VA ARM 5/1 CMT 1/1/5	5.250%	5.728%	\$ 500,000	\$ 500,000	\$ 2,761	2.375
USDA Financing						
USDA 30 Year Fixed	6.500%	6.656%	\$ 500,000	\$ 500,000	\$ 3,160	0.125

10 Year Treasury	3.532%
SOFR***	3.810%

Fed Funds Rate	4.000%
CMT****	4.430%

* () 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.

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.

***SOFR = Secured Overnight Financing Rate

****CMT = Constant Maturity Treasury