



### Stewart Brown

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### Interest Rates as of: December 16, 2022

Loan Product	Interest Rate	APR	Purchase Price	Loan Amount	Monthly Payment**	Points/Credits*
<b>Conventional Financing</b>						
Conforming 30 Year Fixed	5.990%	6.105%	\$ 500,000	\$ 400,000	\$ 2,396	0.625
Conforming 15 Year Fixed	5.750%	5.764%	\$ 500,000	\$ 400,000	\$ 3,322	(0.500)
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	6.750%	6.820%	\$ 500,000	\$ 400,000	\$ 2,594	0.125
Conforming ARM 10/6 SOFR 5/1/5	5.375%	5.743%	\$ 500,000	\$ 400,000	\$ 2,240	3.375
<b>Jumbo Financing</b>						
Jumbo 30 Year Fixed	5.625%	5.675%	\$ 1,000,000	\$ 800,000	\$ 4,605	0.250
Jumbo 15 Year Fixed	5.875%	5.921%	\$ 1,000,000	\$ 800,000	\$ 6,697	0.000
Jumbo ARM 5/6 SOFR	5.250%	5.378%	\$ 1,000,000	\$ 800,000	\$ 4,418	1.125
Jumbo ARM 7/6 SOFR	5.750%	5.754%	\$ 1,000,000	\$ 800,000	\$ 4,669	(0.250)
Jumbo ARM 10/6 SOFR	5.500%	5.550%	\$ 1,000,000	\$ 800,000	\$ 4,542	0.250
<b>FHA Financing</b>						
FHA 30 Year Fixed	5.990%	6.215%	\$ 500,000	\$ 482,500	\$ 2,890	0.125
FHA 15 Year Fixed	5.125%	5.771%	\$ 500,000	\$ 482,500	\$ 3,847	1.875
FHA ARM 5/1 CMT 1/1/5	5.250%	5.713%	\$ 500,000	\$ 482,500	\$ 2,664	2.750
<b>VA Financing</b>						
VA 30 Year Fixed	5.990%	6.254%	\$ 500,000	\$ 500,000	\$ 2,995	0.000
VA 15 Year Fixed	5.125%	5.838%	\$ 500,000	\$ 500,000	\$ 3,987	1.750
VA ARM 5/1 CMT 1/1/5	5.250%	5.752%	\$ 500,000	\$ 500,000	\$ 2,761	2.625
<b>USDA Financing</b>						
USDA 30 Year Fixed	6.625%	6.794%	\$ 500,000	\$ 500,000	\$ 3,202	0.250

10 Year Treasury	3.506%
SOFR***	3.800%

Fed Funds Rate	4.500%
CMT****	4.730%

\* ( ) 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