



Home Loan Information Guide

Conforming Loans from \$100,000 up to \$548,250

Loan Program	Base Interest Rate	Payment per \$1,000 Loan	Points
30 Year Fixed	3.000%	\$4.22	0
15 Year Fixed	2.750%	\$6.79	0
10 Year Fixed	2.750%	\$9.54	0
7/1 Fixed/ARM	2.500%	\$3.94	1
5/1 Fixed/ARM	2.500%	\$3.94	1

High Balance Conforming Loans from \$548,251 up to \$822,375

Loan Program	Base Interest Rate	Payment per \$1,000 Loan	Points
30 Year Fixed	3.250%	\$4.35	1
15 Year Fixed	3.000%	\$6.91	1
10 Year Fixed	3.000%	\$9.66	1
7/1 Fixed/ARM	2.500%	\$3.94	1
5/1 Fixed/ARM	2.500%	\$3.94	1

Jumbo Loans from \$822,376 up to \$2,000,000

Loan Program	Base Interest Rate	Payment per \$1,000 Loan	Points
30 Year Fixed	4.000%	\$4.76	1
15 Year Fixed	3.750%	\$7.25	1
10/1 Fixed/ARM	3.500%	\$4.48	1
7/1 Fixed/ARM	3.250%	\$4.34	1

FHA/VA Loans from \$100,000 to \$548,250

Loan Program	Base Interest Rate
30 Year Fixed	3.000%

FHA/VA Loans from \$548,251 to \$822,375

Loan Program	Base Interest Rate
30 Year Fixed	3.500%

Loan Limits

Units	Loan Limits		Money Rates	
	Conforming Loan	High Balance Conforming Loan	Index	Rate
1 Unit	\$548,250	\$822,375	10 Yr Treas.	1.631%
2 Units	\$702,000	\$1,053,000	Prime	3.250%
3 Units	\$848,500	\$1,272,750	1 Yr LIBOR	0.281%
4 Units	\$1,054,500	\$1,581,750	1 Yr Treas.	0.051%

***WE OFFER REVERSE MORTGAGES FOR BORROWERS THAT ARE 62+ YEARS OF AGE (PURCH & REFI)*
FOR FURTHER INFORMATION OR FOR A PERSONAL RATE QUOTE OR TO BE PRE-QUALIFIED, CONTACT:**

TONY PELLEGRINO (714)848-3863 NMLS#233401

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