

# NATIONAL FINANCE NETWORK

## Home Loan Information Guide

Dated: May, 2022

### Conforming Loans from \$100,000 up to \$647,200

Loan Program	Base Interest Rate	Payment per \$1,000 Loan	Points
30 Year Fixed	5.500%	\$5.68	0
15 Year Fixed	5.250%	\$8.04	0
10 Year Fixed	5.250%	\$10.73	0
7/1 Fixed/ARM	4.750%	\$5.22	1
5/1 Fixed/ARM	4.500%	\$5.07	1

### High Balance Conforming Loans from \$647,201 up to \$970,800

Loan Program	Base Interest Rate	Payment per \$1,000 Loan	Points
30 Year Fixed	5.500%	\$5.68	1
15 Year Fixed	5.250%	\$8.04	1
10 Year Fixed	5.250%	\$10.73	1
7/1 Fixed/ARM	4.750%	\$5.22	1
5/1 Fixed/ARM	4.500%	\$5.07	1

### Jumbo Loans from \$970,801 up to \$2,000,000

Loan Program	Base Interest Rate	Payment per \$1,000 Loan	Points
30 Year Fixed	5.500%	\$5.68	1
15 Year Fixed	5.250%	\$8.04	1
10/1 Fixed/ARM	5.000%	\$5.37	1
7/1 Fixed/ARM	4.750%	\$5.22	1

### FHA/VA Loans from \$100,000 to \$647,200

Loan Program	Base Interest Rate
30 Year Fixed	4.750%

### FHA/VA Loans from \$647,201 to \$970,800

Loan Program	Base Interest Rate
30 Year Fixed	5.000%

### Loan Limits

Units	Conforming Loan	High Balance Conforming Loan	Money Rates	Index	Rate
1 Unit	\$647,200	\$970,800	10 Yr Treas.		2.937%
2 Units	\$828,700	\$1,243,050	Prime		4.000%
3 Units	\$1,001,650	\$1,502,475	1 Yr CMT		1.890%
4 Units	\$1,244,850	\$1,867,275	1 Yr Treas.		2.084%

**\*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**

The above information is intended for informational purposes only and is to be used as a guide for approximating various loan programs, loan amounts, interest rates, and costs that may or may not be available at time of application. These are not intended to be exact or accurate offers to lend but, more of an informational guide. This is not intended to be a solicitation to lend and no guarantees or offers are expressed or implied. Base interest rates do not reflect any lender add-ons that may or may not apply. Each potential applicant must be analyzed based upon their own merits. APR's are not calculated and will be provided upon application once final pricing and availability has been established.