



# PORTFOLIO & JUMBO RATES

## Portfolio and Jumbo ARMs

Approved MLOs use only - Not for distribution.  
 Prices are subject to change without notice.  
 Best Efforts Pricing.

Rate Sheet ID: 9/13/2023  
 9:30 AM

Rate Lock Expires:  
 30 Day 10/13/2023  
 45 Day 10/28/2023

**ANNOUNCEMENTS**

- Up to 85% LTV/CLTV with No PMI
- Agency High Balance; use Portfolio ARM rates
- SOFR INDEX (Secure Overnight Financing Rate)

• 15 Day Lock Not currently available

NMLS # 1420182

PORTFOLIO ARMs - Conforming County Limit						
5 Yr/6 Mo SOFR ARM (Qualifies Index + Margin)			7 Yr/6 Mo SOFR ARM (Qualifies at Start Rate)			
Rate	30 Day	45 Day	Rate	30 Day	45 Day	
6.375	97.625	97.375	6.625	97.375	97.125	
6.500	98.000	97.750	6.750	97.750	97.500	
6.625	98.375	98.125	6.875	98.000	97.750	
6.750	98.625	98.375	7.000	98.375	98.125	
6.875	98.875	98.625	7.125	98.625	98.375	
7.000	99.125	98.875	7.250	98.875	98.625	
7.125	99.375	99.125	7.375	99.125	98.875	
7.250	99.625	99.375	7.500	99.375	99.125	
7.375	99.875	99.625	7.625	99.625	99.375	
7.500	100.125	99.875	7.750	99.875	99.625	
7.625	100.375	100.125	7.875	100.125	99.875	
7.750	100.625	100.375	8.000	100.375	100.125	
7.875	100.875	100.625	8.125	100.625	100.375	
8.000	101.125	100.875	8.250	100.875	100.625	
PORTFOLIO ARM PRICE ADJUSTERS (Cumulative)						
LTV/CLTV	0-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	
LTV/FICO Adjustments						
740+	-	-	-	(0.125)	(0.625)	
720-739	-	-	(0.125)	(0.375)	(0.875)	
700-719	-	(0.125)	(0.375)	(0.625)	NA	
680-699	-	(0.250)	(0.625)	(1.250)	NA	
Cash-Out Adjustments						
740+	-	-	-	(0.125)	NA	
720-739	-	-	(0.125)	(0.250)	NA	
700-719	-	-	(0.250)	(0.375)	NA	
ARM Feature Adjustments						
Condo	-	-	(0.500)	(0.500)	(0.625)	
Second Home	(0.250)	(0.500)	(0.750)	NA	NA	
2-unit	-	-	(0.375)	(0.625)	NA	
Loan Amount < \$100,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	
Escrow Waiver*	-	-	-	-	NA	
Notes:						
Max loan amount: \$726,200 or Fannie Mae and Freddie Mac Maximum Loan Limit Minimum FICO 680 and Max DTI 43% Max LTV/CLTV 85% with no MI required * Escrow waiver adjustment not applied on CA property						

JUMBO ARMs						
5 Yr/6 Mo SOFR ARM (Qualifies Index + Margin)			7 Yr/6 Mo SOFR ARM (Qualifies at Start Rate)			
Rate	30 Day	45 Day	Rate	30 Day	45 Day	
6.500	97.500	97.250	6.875	97.250	97.000	
6.625	97.875	97.625	7.000	97.625	97.375	
6.750	98.250	98.000	7.125	97.875	97.625	
6.875	98.500	98.250	7.250	98.250	98.000	
7.000	98.750	98.500	7.375	98.500	98.250	
7.125	99.000	98.750	7.500	98.750	98.500	
7.250	99.250	99.000	7.625	99.000	98.750	
7.375	99.500	99.250	7.750	99.250	99.000	
7.500	99.750	99.500	7.875	99.500	99.250	
7.625	100.000	99.750	8.000	99.750	99.500	
7.750	100.250	100.000	8.125	100.000	99.750	
7.875	100.500	100.250	8.250	100.250	100.000	
8.000	100.750	100.500	8.375	100.500	100.250	
8.125	101.000	100.750	8.500	100.750	100.500	
JUMBO ARM PRICE ADJUSTERS (Cumulative)						
LTV/CLTV	0-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	
LTV/FICO Adjustments						
740+	-	-	-	(0.125)	(0.750)	
720-739	-	-	(0.125)	(0.375)	NA	
700-719	-	(0.125)	(0.375)	(0.625)	NA	
Cash-Out Adjustments						
740+	-	-	(0.125)	(0.250)	NA	
720-739	-	(0.125)	(0.250)	(0.375)	NA	
700-719	-	(0.250)	(0.375)	(0.500)	NA	
Jumbo Feature Adjustments						
Condo	-	-	(0.500)	(0.500)	(0.625)	
Second Home	(0.250)	(0.500)	(0.750)	NA	NA	
2-unit	-	(0.250)	NA	NA	NA	
Loan Amount > \$1,500,000	-	-	(0.125)	(0.250)	(0.500)	
Escrow Waiver*	-	-	-	-	NA	
Notes:						
Max loan amount: \$2 million Minimum FICO 700 and Max DTI 43% Max LTV/CLTV 85% with no MI required * Escrow waiver adjustment not applied on CA property						

PORTFOLIO and JUMBO ARMs	
<b>Maximum price</b>	<b>101.000</b>
Index: 30-Day Average SOFR	5.313%
Margin:	3.00%
CAPS: 5yr/6m ARM	2/1/5
7yr/6m ARM	5/1/5
Occupancy:	Primary, Second Home only
States: CA	
7 day lock extension	(0.250)
15 day lock extension	(0.375)
30 day lock extension	(0.625)

