



# 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: 8/12/2024  
 9:30 AM

Rate Lock Expires:  
 30 Day 9/11/2024  
 45 Day 9/26/2024

**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    |  |
| 8.000  | 97.250  | 97.000    | 8.250  | 97.125    | 96.875    |  |
| 8.125  | 97.625  | 97.375    | 8.375  | 97.500    | 97.250    |  |
| 8.250  | 97.875  | 97.625    | 8.500  | 97.750    | 97.500    |  |
| 8.375  | 98.250  | 98.000    | 8.625  | 98.125    | 97.875    |  |
| 8.500  | 98.500  | 98.250    | 8.750  | 98.375    | 98.125    |  |
| 8.625  | 98.875  | 98.625    | 8.875  | 98.625    | 98.375    |  |
| 8.750  | 99.125  | 98.875    | 9.000  | 98.875    | 98.625    |  |
| 8.875  | 99.250  | 99.000    | 9.125  | 99.000    | 98.750    |  |
| 9.000  | 99.375  | 99.125    | 9.250  | 99.125    | 98.875    |  |
| 9.125  | 99.625  | 99.375    | 9.375  | 99.375    | 99.125    |  |
| 9.250  | 99.875  | 99.625    | 9.500  | 99.625    | 99.375    |  |
| 9.375  | 100.125 | 99.875    | 9.625  | 99.875    | 99.625    |  |
| 9.500  | 100.375 | 100.125   | 9.750  | 100.125   | 99.875    |  |
| 9.625  | 100.625 | 100.375   | 9.875  | 100.375   | 100.125   |  |
| 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)   | (0.500)   |  |
| 720-739  | -       | -         | (0.125)                                      | (0.375)   | (0.750)   |  |
| 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  | (0.625) | (0.625)   | (0.625)                                      | (0.625)   | (0.625)   |  |
| Escrow Waiver*   | -       | -         | -  | -         | NA        |  |
| Notes:   |         |           |  |           |           |  |
| Max loan amount: \$756,550 or Fannie Mae and Freddie Mac Maximum Loan Limit<br>Minimum FICO 680 and Max DTI 43%<br>Max LTV/CLTV 85% with no MI required<br>* 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    |  |
| 8.125   | 97.125  | 96.875    | 8.500  | 97.000    | 96.750    |  |
| 8.250   | 97.500  | 97.250    | 8.625  | 97.375    | 97.125    |  |
| 8.375   | 97.750  | 97.500    | 8.750  | 97.625    | 97.375    |  |
| 8.500   | 98.125  | 97.875    | 8.875  | 98.000    | 97.750    |  |
| 8.625   | 98.375  | 98.125    | 9.000  | 98.250    | 98.000    |  |
| 8.750   | 98.750  | 98.500    | 9.125  | 98.500    | 98.250    |  |
| 8.875   | 99.000  | 98.750    | 9.250  | 98.750    | 98.500    |  |
| 9.000   | 99.125  | 98.875    | 9.375  | 98.875    | 98.625    |  |
| 9.125   | 99.250  | 99.000    | 9.500  | 99.000    | 98.750    |  |
| 9.250   | 99.500  | 99.250    | 9.625  | 99.250    | 99.000    |  |
| 9.375   | 99.750  | 99.500    | 9.750  | 99.500    | 99.250    |  |
| 9.500   | 100.000 | 99.750    | 9.875  | 99.750    | 99.500    |  |
| 9.625   | 100.250 | 100.000   | 10.000                                       | 100.000   | 99.750    |  |
| 9.750   | 100.500 | 100.250   | 10.125                                       | 100.250   | 100.000   |  |
| 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)   | (0.625)   |  |
| 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   | (0.250) | (0.250)   | (0.375)                                      | (0.500)   | (0.500)   |  |
| Escrow Waiver*  | -       | -         | -  | -         | NA        |  |
| Notes:  |         |           |  |           |           |  |
| Max loan amount: \$2 million<br>Minimum FICO 700 and Max DTI 43%<br>Max LTV/CLTV 85% with no MI required<br>* 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 | 5.353%                    |
| 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)                   |

