



Home Loans Rate Sheet

Updated: 3/22/2019 @ 8:02 am

		CONFORMING			HIGH BALANCE			JUMBO		
		Rate	Points	APR	Rate	Points	APR	Rate	Points	APR
Fixed Rates	30 yr. fixed	4.250%	0.000	4.270%	4.500%	0.000	4.506%	4.375%	0.000	4.380%
		4.000%	0.875	4.092%	4.250%	1.000	4.340%	4.125%	1.000	4.214%
	15 yr. fixed	3.875%	0.000	3.910%	4.000%	0.000	4.009%	3.875%	0.000	3.883%
		3.500%	1.000	3.680%	3.750%	1.000	3.906%	3.625%	1.000	3.780%

	1/1 ARM			3/1 ARM			5/1 ARM			7/1 ARM		
	Rate	Points	APR	Rate	Points	APR	Rate	Points	APR	Rate	Points	APR
Adjustable Rates	3.375%	0.000	3.381%	3.500%	0.000	3.506%	3.625%	0.000	3.631%	3.875%	0.000	3.882%
	3.250%	0.500	3.296%	3.375%	0.500	3.421%	3.500%	0.500	3.547%	3.750%	0.500	3.797%

	EQUITY - 2ND LIEN			INVESTMENT PROPERTY			LOT/LAND			CONSTRUCTION		
	Rate	Points	APR	Rate	Points	APR	Rate	Points	APR	Rate	Points	APR
Specialty Products	5.250%	0.000	5.294%	4.625%	0.500	4.729%	6.500%	0.000	6.229%	7.000%	1.000	7.195%

GENERAL INFORMATION			
<ul style="list-style-type: none"> - Additional products and/or rate options may be available; Contact your Mortgage Loan Officer for more information - Rates, prices and APR's are subject to change without notice; Contact your Mortgage Loan Officer for the most up to date information. 			
Mortgage Loan Officers:			
Monique Gomez	/	(805) 623-1072	/ mgomez@sesloc.org / Serving Arroyo Grande and Santa Maria
Cherise Long	/	(805) 623-1071	/ clong@sesloc.org / Serving San Luis Obispo
Tony Haydel	/	(805) 623-1073	/ thaydel@sesloc.org / Serving Atascadero and Paso Robles
<div style="border: 1px solid black; background-color: #ffffcc; padding: 5px; display: inline-block;"> <p>Call us about our <u>No Closing Cost</u> option!</p> </div>			
<small>Disclosure: Advertised interest rates and APRs (Annual Percentage Rate) are considered base rates. Interest rate and APR may vary depending on the terms of the loan. All specific interest rates and APRs, as well as other terms and conditions are disclosed during the application process. Conforming fixed rate APRs based on \$417,000 loan amount. High Balance fixed rate APRs based on \$561,200 loan amount. Jumbo fixed rate APRs based on \$620,000 loan amount. Adjustable rate APRs based on \$460,000 loan amount. Adjustable rate index is 11th District Cost of Funds. Equity APRs based on \$100,000 loan amount. Investment Property APR based on \$417,000 loan amount. Lot/Land APR based on \$100,000 loan amount. Construction APR based on \$417,000 loan amount.</small>			

