



Refinance Home Loans Rate Sheet

Effective: 02/10/2022 8:00 AM

		CONFORMING*				HIGH BALANCE*				JUMBO*			
		Rate	Points	APR	PMT/\$1k	Rate	Points	APR	PMT/\$1k	Rate	Points	APR	PMT/\$1k
Fixed	30 years	4.000%	0.000	4.032%	\$4.77	3.750%	0.000	3.750%	\$4.63	3.750%	0.000	3.780%	\$4.63
		3.750%	1.000	3.863%	\$4.63	3.500%	1.000	3.609%	\$4.49	3.500%	1.000	3.609%	\$4.49
	20 years	3.875%	0.000	3.918%	\$5.99								
		3.625%	1.000	3.780%	\$5.86								
	15 years	3.500%	0.000	3.550%	\$7.15	3.500%	0.000	3.550%	\$7.15	3.625%	0.000	3.677%	\$7.21
		3.250%	1.000	3.443%	\$7.03	3.250%	1.000	3.443%	\$7.03	3.375%	1.000	3.570%	\$7.09
	10 years	3.375%	0.000	3.446%	\$9.93								
		3.125%	1.000	3.403%	\$9.90								

	1/1 ARM*				3/1 ARM*				5/1 ARM*				7/1 ARM*			
	Rate	Points	APR	PMT/\$1k	Rate	Points	APR	PMT/\$1k	Rate	Points	APR	PMT/\$1k	Rate	Points	APR	PMT/\$1k
Adjustable	3.000%	0.000	3.255%	\$4.22	3.000%	0.000	3.219%	\$4.22	3.125%	0.000	3.231%	\$4.28	3.250%	0.000	3.276%	\$4.35
	2.875%	0.500	3.284%	\$4.15	2.875%	0.500	3.231%	\$4.15	3.000%	0.500	3.227%	\$4.22	3.125%	0.500	3.257%	\$4.28

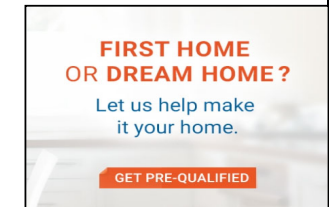
	EQUITY - 2ND LIEN				INVESTMENT PROPERTY*				CONSTRUCTION			
	Rate	Points	APR	PMT/\$1k	Rate	Points	APR	PMT/\$1k	Rate	Points	APR	PMT/\$1k
Specialty	5.250%	0.000	5.294%	\$6.74	4.000%	0.500	4.230%	\$4.77	7.000%	1.000	9.483%	\$5.83

GENERAL INFORMATION

- Additional products and/or rate options may be available; Contact your Mortgage Loan Officer for more information
- Rates, prices, APR's, terms and conditions are subject to change without notice; Contact your Mortgage Loan Officer for the most up to date information.

Mortgage Loan Officers:

Cherise Long / (805) 623-1071 / clong@sesloc.org / Serving San Luis Obispo
 Natasha Boyack / (805) 540-7722 / nboyack@sesloc.org / Serving San Luis Obispo
 Adam Day / (805) 540-4132 / aday@sesloc.org / Serving Atascadero and Paso Robles
 Isaura Moran / (805) 503-2356 / imoran@sesloc.org / Serving Northern Santa Barbara County
 Sean Swaim / (805) 540-9698 / sswaim@sesloc.org / Serving Arroyo Grande



Additional Disclosure Regarding Rates: Advertisized interest rates and Annual Percentage Rates (APRs) 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. Loans are subject to credit approval and other underwriting criteria. Conforming fixed rate APRs based on \$647,200 loan amount. High Balance fixed rate APRs based on \$805,000 loan amount. Jumbo fixed rate APRs based on \$1,000,000 loan amount. Adjustable rate APRs based on \$647,200 loan amount. Adjustable rate index is 1 Year CMT. Equity APRs based on \$100,000 loan amount. Investment Property APR based on \$647,200 loan amount. Construction APR based on \$417,000 loan amount.





Purchase Home Loans Rate Sheet

Effective: 02/10/2022 8:00 AM

		CONFORMING				HIGH BALANCE				JUMBO			
		Rate	Points	APR	PMT/\$1k	Rate	Points	APR	PMT/\$1k	Rate	Points	APR	PMT/\$1k
Fixed	30 years	3.750%	0.000	3.780%	\$4.63	3.500%	0.000	3.528%	\$4.49	3.500%	0.000	3.528%	\$4.49
		3.500%	1.000	3.609%	\$4.49	3.250%	1.000	3.356%	\$4.35	3.250%	1.000	3.356%	\$4.35
	20 years	3.625%	0.000	3.665%	\$5.86								
		3.375%	1.000	3.526%	\$5.74								
	15 years	3.250%	0.000	3.297%	\$7.03	3.250%	0.000	3.297%	\$7.03	3.375%	0.000	3.424%	\$7.09
		3.000%	1.000	3.189%	\$6.91	3.000%	1.000	3.189%	\$6.91	3.125%	1.000	3.316%	\$6.97
	10 years	3.125%	0.000	3.191%	\$9.81								
		2.875%	1.000	3.147%	\$9.78								

	1/1 ARM				3/1 ARM				5/1 ARM				7/1 ARM			
	Rate	Points	APR	PMT/\$1k	Rate	Points	APR	PMT/\$1k	Rate	Points	APR	PMT/\$1k	Rate	Points	APR	PMT/\$1k
Adjustable	2.750%	0.000	3.234%	\$4.08	2.750%	0.000	3.163%	\$4.08	2.875%	0.000	3.144%	\$4.15	3.000%	0.000	3.159%	\$4.22
	2.625%	0.500	3.263%	\$4.02	2.625%	0.500	3.695%	\$4.02	2.750%	0.500	3.139%	\$4.08	2.875%	0.500	3.141%	\$4.15

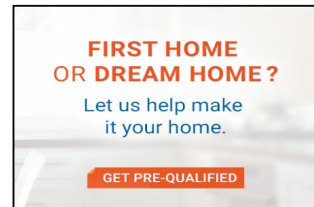
	INVESTMENT PROPERTY				LOT/LAND			
	Rate	Points	APR	PMT/\$1k	Rate	Points	APR	PMT/\$1k
Specialty	3.750%	0.500	4.116%	\$4.63	6.500%	0.000	6.252%	\$8.71

GENERAL INFORMATION

- These rates are for first mortgage Purchase transactions only
- Additional products and/or rate options may be available; Contact your Mortgage Loan Officer for more information
- Rates, prices, APR's, terms and conditions are subject to change without notice; Contact your Mortgage Loan Officer for the most up to date information.

Mortgage Loan Officers:

Cherise Long / (805) 623-1071 / clong@sesloc.org / Serving San Luis Obispo
 Natasha Boyack / (805) 540-7722 / nboyack@sesloc.org / Serving San Luis Obispo
 Adam Day / (805)-540-4132 / aday@sesloc.org / Serving Atascadero and Paso Robles
 Isaura Moran / (805) 503-2356 / imoran@sesloc.org / Serving Northern Santa Barbara County
 Sean Swaim / (805) 540-9698 / sswaim@sesloc.org / Serving Arroyo Grande



Additional Disclosure Regarding Rates: Advertised interest rates and Annual Percentage Rate (APRs) 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. Loans are subject to credit approval and other underwriting criteria. Conforming fixed rate APRs based on \$647,200 loan amount. High Balance fixed rate APRs based on \$805,000 loan amount. Jumbo fixed rate APRs based on \$1,000,000 loan amount. Adjustable rate APRs based on \$647,200 loan amount. Adjustable rate index is 1 Year CMT. Investment Property APR based on \$417,000 loan amount. Lot/Land APR based on \$100,000 loan amount.

