

**IN-HOUSE RESULTS 11/10/2023**

<b>Conforming 30-yr. fixed</b>	<b>6.750%</b>
<b>Conforming 15-yr. fixed</b>	<b>6.250%</b>
<b>Conforming 7/6 ARM</b>	<b>6.750%*</b>
<b>Refi Now/Refi Possible</b>	<b>6.750%*</b>
<b>High Balance Conforming 30-yr. fixed</b>	<b>6.875%*</b>
<b>High Balance Conforming 15-yr. fixed</b>	<b>6.500%*</b>
<b>Jumbo 30-yr. fixed</b>	<b>7.250%</b>
<b>Jumbo 5/6 ARM</b>	<b>7.250%*</b>
<b>FHA/VA Conforming-30 yr. fixed</b>	<b>6.250%* / 6.250%*</b>
<b>FHA/VA Conf.-15 yr. fixed</b>	<b>6.125%* / 6.125%*</b>

<b>FHA/VA High Balance 30-yr. fixed</b>	<b>6.375%* / 6.490%*</b>
<b>HOME READY/HOME POSSIBLE 30-yr. FX</b>	<b>6.750%* / 6.625%</b>
<b>INTEREST ONLY 5/6 ARM</b>	<b>7.875%*</b>
<b>FED FUNDS RATE (INCREASED BY .25% ON 7/26/23)</b>	<b>5.250%-5.500%</b>
<b>1-MONTH SOFR</b>	<b>5.3067%</b>
<b>1-YEAR SOFR</b>	<b>5.2683%</b>

**All pricing assumes 30-day locks and is  
AS CLOSE TO PAR AS POSSIBLE.**

**Conforming up to \$726,200 < High Balance Conforming  
\$726,201 to \$1,089,300 < Jumbo**

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