

**IN-HOUSE RESULTS 11/24/2023**

<b>Conforming 30-yr. fixed</b>	<b>6.375%*</b>
<b>Conforming 15-yr. fixed</b>	<b>6.000%*</b>
<b>Conforming 7/6 ARM</b>	<b>6.625%</b>
<b>Refi Now/Refi Possible</b>	<b>6.500%*</b>
<b>High Balance Conforming 30-yr. fixed</b>	<b>6.625%</b>
<b>High Balance Conforming 15-yr. fixed</b>	<b>6.375%</b>
<b>Jumbo 30-yr. fixed</b>	<b>7.125%</b>
<b>Jumbo 5/6 ARM</b>	<b>7.875%*</b>
<b>FHA/VA Conforming-30 yr. fixed</b>	<b>6.000% / 6.000%*</b>
<b>FHA/VA Conf.-15 yr. fixed</b>	<b>5.750%* / 6.000%*</b>

<b>FHA/VA High Balance 30-yr. fixed</b>	<b>6.125%* / 6.250%*</b>
<b>HOME READY/HOME POSSIBLE 30-yr. FX</b>	<b>6.500% / 6.500%</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>5.3371%</b>
<b>1-YEAR SOFR</b>	<b>5.2442%</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**

**Contact Rod Haase: 760 717 8584 & [rodhaase@cox.net](mailto:rodhaase@cox.net)**