



Interest Rates and APR (Annual Percentage Rate) are subject to change at any time. Rates and/or points may vary depending on your specific needs and circumstance(s) such as credit history and other factors. APR calculations are based on \$250,000 loan amount with a \$950 origination fee for the refinance of a single-family, primary residence, with a credit score of at least 740, loan to value of 80% (20% down payment) and 60-day lock period. Principal and Interest payment: \$1,361.22. Number of payments: 360. The payment amount disclosed is a level principal and interest payment for the term of your loan and does not include taxes, mortgage insurance, private mortgage insurance, mortgage hazard insurance, or homeowner association dues. If these are required, or included in your payment, the amount of your payment will increase. Estimated points and origination fees are not a substitute for a loan estimate. Your actual rate, payment, and costs could be higher. Get an official estimate before choosing a loan. All borrowers are subject to qualification and final underwriting approval.