

Interest rates and annual percentage rates (APRs) are based on current market rates, are for informational purposes only, are subject to change without notice.

For 30-year fixed rate mortgage:

APR calculation for a 30-year fixed rate purchase mortgage assumes a 740-credit score, a single-family, owner-occupied primary residence located in Texas; a 25% down payment and a loan amount of \$225,000, with a 30-day lock period with 1.0 points due at closing.

For 30-year fixed rate FHA mortgage:

APR calculation for a 30-year fixed rate FHA purchase mortgage assumes a 740-credit score, a single-family, owner-occupied primary residence located in Texas; a 3.5% down payment and a loan amount of \$225,000, with a 30-day lock period with 1.0 points due at closing.

For 30-year fixed rate VA mortgage:

APR calculation for a 30 fixed rate VA purchase mortgage assumes a 740-credit score, a single-family, owner-occupied primary residence located in Texas: a 0% down payment and a loan amount of \$225,000, with a 30-day lock period with 1.0 points due at closing. VA loans do not require PMI. The VA loan is a benefit of military service and only offered to veterans, surviving spouses and active-duty military.

For 15-year fixed rate mortgage:

APR calculation for a 15-year fixed rate purchase mortgage assumes a 740-credit score, a single-family, owner-occupied primary residence located in Texas; a 25% down payment and a loan amount of \$225,000, with a 30-day lock period with 1.0 points due at closing.

For 30-year Cash Out Refinance

APR calculation for a 30-year fixed rate mortgage assumes a 740-credit score, a single-family, owner-occupied primary residence located in Texas; a 20% down payment and a loan amount of \$225,000, with a 30-day lock period with 1.0 points due at closing.