



LOCK-IN TODAY WHILE YOU CAN.

10/9/26

 **Rate/APR**

30 Year Conforming Point Rate
(2.000% Disc)

6.875% / 7.214%

30 Year Conforming Rate
(1.000% Disc)

7.125% / 7.335%

15 Year Conforming Rate
(2.000% Disc)

6.375% / 6.871%

30 Year VA Rate
(1.000% Disc)

6.875% / 7.254%

30 Year FHA Rate
(1.000% Disc)

6.875% / 7.781%

Success comes to those prepared.

Call Today to Get Pre-Approved!

www.thomassantos.com



TOM SANTOS

Branch Manager

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thomassantos.com

The Turnkey Foundation Inc. DBA Arbor Financial Group | 1805 E. Garry Avenue, Santa Ana, CA 92705 | 866.639.6554 This is for professional use only and is intended real estate agents only. It is not redistribution. The loan scenarios for these rates as follows: Conforming large point rate 60% loan value, \$360,000 loan amount, 761 FICO, SFR, O/O, 30 year fixed loan, and 30-day rate lock. Conforming lower point rate 60% ltv, \$360,000 loan amount, 761 FICO, SFR, O/O, 30 year fixed loan, and 30 day rate lock. 15 year conforming, \$360,000 loan amount, 761 fico, SFR, O/O, and 30-day rate lock. VA 1 point loan, \$600,000 base loan with 1st time usage, 761 FICO, SFR, O/O, and 30 day rate lock. FHA 1 point loan, \$577,000 base loan + MIP, 761 FICO, SFR, O/O, and 30 day rate lock. These rates are subject to change without notice and do not constitute a commitment to lock or lend. NMLS 236669 | DRE 01845041.