

Index, Margin and Caps for Conforming and Jumbo Loan Amounts For an Adjustable Rate Mortgage (ARM)

30-Day Avg SOFR ARMs:

Conforming	Jumbo

INDEX 30-Day Avg SOFR 30-Day Avg SOFR

MARGIN 3.00% 3.00%

Caps (Initial/Annual/Lifetime):

5 Yr ARM	2/1/5	2/1/5
7 Yr ARM	5/1/5	5/1/5
10 Yr ARM	5/1/5	5/1/5