



## **Loan Assumptions**

The posted interest rates assume:

- Credit score of 740 or higher
- Rate and Term Refinance or Purchase (no cash out)
- Debt to income ratio of 36% or lower
- Not self employed
- With impound account
- Loan amount of \$150,000 or greater
- 25% equity or down payment for conventional loans
- 3.5% equity or down payment for FHA loans
- Any applicable program guidelines
- Rates subject to change without notice
- APR includes lender fees only. May vary if other third party fees are financed.