



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

30-Day Avg SOFR ARMs:

	<u>Conforming</u>	<u>Jumbo</u>
INDEX	30-Day Avg SOFR	30-Day Avg SOFR
MARGIN	2.5%	2.75%

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