FLOWREALTY

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Purchase Rates as of 3/6/2026

1 message

David Conti <dconti@leaderbank.com> Fri, Mar 6, 2026 at 3:00 PM
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LeaderBank

Do you have clients who are dealing with the logistical headache of trying to purchase a new home before selling their current home? With Leader Bank's Bridge-to-Buy Loan, homeowners can tap into the equity they've built in their existing home and use a Home Equity Line of Credit in tandem with a Leader Bank mortgage to buy their new home!

Questions about our Bridge-to-Buy loan or any of the lending solutions below? Don't hesitate to reach out!

Purchase Rates as of 3/6/2026					
Mortgage Program	Interest Rate	Fully Indexed Rate[2]	APR[1]	Monthly Payments[1]	Points[3]
30 Year Conforming Fixed[5]	**5.990%** 30 Years	----	**6.045%**	360 payments of $4,349.27	N/A
30 Year Jumbo Fixed	**6.000%** 30 Years	----	**6.045%**	360 payments of $5,995.51	N/A
15 Year Conforming Fixed	**5.375%** 15 Years	**----**	**5.463%**	180 payments of $5,885.60	N/A
7/6 Jumbo ARM[4]	**5.500%** 7 Years	**6.250%** 23 Years	**5.914%**	84 payments of $5,677.89 276 payments of $6,073.90	N/A
5/1 Jumbo ARM[6]	**5.375%** 5 Years	**6.375%** 25 Years	**6.029%**	60 payments of $5,599.71 300 payments of $6,160.68	N/A

Don't see the loan program you're looking for? Reach out to me and we can review all of the options available to you!

Payments do not include taxes or insurance. Your payment will be greater.

1. Annual Percentage Rate. Rates effective publication date and subject to change without notice. Rates quoted assuming taxes escrowed. All examples of "Conforming" loans for Fixed and Adjustable Rate programs provide rates applicable for conforming loans on single family properties; all monthly payment examples for "Conforming" loans are based on a loan amount of $726,200 with 25% down payment. All examples of "Jumbo" loans for Fixed and Adjustable Rate programs provide rates applicable for non-conforming loan amounts on single family properties; all monthly payment examples for "Jumbo" loans are based on a loan amount of $1,000,000 with 40% down payment. Monthly payment examples do not include taxes, insurance or any applicable condominium or HOA fees; your payment will be higher. For all Adjustable Rate loans, APR may increase after consummation. Subject to credit approval; terms and conditions may apply.

2. The Fully Indexed Rate and APR is calculated using the applicable indexed interest rate as of the publication date and the proposed margin. Because the applicable index may change over time, the Fully Indexed Rate and corresponding estimated payment for the Fully Indexed Rate, as well as APR, may also change during the referenced term. Please note that if the indexed interest rate increases, Fully Indexed Rate and corresponding payment estimate, as well as APR, will also increase.

3. If a percentage is listed in the "Points" column, the initial interest rate quoted requires a one-time payment at closing equal to your loan amount multiplied by the percentage below to obtain the stated interest rate. If you do not wish to pay these up-front discount points, the actual interest rate you may receive will be higher. Please contact a Leader Bank loan officer of more information

4. After the fixed period rate of 84 months for the 7/6 ARM, the rate will adjust every 6 months to a rate equal to (a) the index rate of the UST index plus (b) a margin of 2.75%. These adjustments are subject to an initial adjustment cap of 2% over the initial rate, a subsequent cap of 2% over the most recent rate, and a lifetime cap of 6% over the initial rate. Please contact a Leader Bank loan officer for more information.

5. Rates quoted are also subject to agreement to sign up for automatic payments from Leader Bank checking account; otherwise, interest rates and APR will be 0.25% higher without such agreement and corresponding payments will be higher.

6. After the fixed period rate of 60 months for the 5/1 ARM, the rate will adjust every 1 year to a rate equal to (a) the index rate of the UST index plus (b) a margin of 2.75%. These adjustments are subject to an initial adjustment cap of 2% over the initial rate, a subsequent cap of 1% over the most recent rate, and a lifetime cap of 5% over the initial rate. Please contact a Leader Bank loan officer for more information.



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Leader Bank NMLS# 449250 All loans subject to credit approval. Terms and conditions may apply.

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