



Jumbo Loans

At The Loan Store, we offer Fixed Rate and Adjustable-Rate Conventional mortgages for conforming and high balance loans, VA IRRRL loans, Jumbo, and DSCR loans. **For more detailed information on each product, please refer to the full guidelines available in the Documents tab at the top of the TPO Portal.**

JUMBO Loans

TLS offers fixed rate and ARM mortgages for jumbo loans. Please see below for the following loan characteristics that will qualify for the jumbo loan program.

For a jumbo loan, minimum loan amount is \$1 above the conforming loan limits for properties with 1-4 units. All loans must be eligible for sale to applicable investors (identified with E1, E2, E5) and comply with the guidelines. ***Please refer to the Jumbo Guidelines available in the Documents tab at the top of the TPO Portal for more information.***

Standard Conforming	
Units	Loan Limit
1	\$647,200
2	\$828,700
3	\$1,001,650
4	\$1,244,850

Jumbo	
Fixed Rate Mortgage	Adjustable Rate Mortgage (ARM)
30 year	7/6 Month SOFR ARM (5/1/5)*
15 year	10/6 Month SOFR ARM (5/1/5)*
Notes:	
<ul style="list-style-type: none"> • ARM Index- SOFR (Secured overnight Financing Rate), 30-day average • ARM amortization (term) 30- year • Margin: 2.75 • Floor: 2.75 • No conversion option • Not eligible for LTV > 80% 	