Actual rate, payment and cost could be higher. Get an official loan estimate before choosing a loan. I will help you with any questions you have.

WELLS FARGO

Home financing options summary

This summary is based off the following information you provided as of September 24, 2026:

Purpose: Purchase
Property value: $1,099,850.00
Property type: Single family
Interest rate lock period: 30 days
Asset-Based Relationship: $0.00

Property state: Washington
Base loan amount: $879,880.00
Estimated years you'll own your home: 10
Occupancy: Owner Occupied

Property county: King
Loan-to-value (LTV) ratio: 80.000%
Eligible U.S. military veteran status: No
Escrow included: Yes

Interest rates change daily, so please contact me for current rates and product availability.

ID	Product option discussed	Loan/Line amount(s)	Interest rate(s)	Estimated APR(s)	Fees paid to Wells Fargo	Max interest rate/Max monthly principal & interest + MI	Monthly mortgage insurance (MI) premium	Total monthly principal & interest + MI[1]
1	7/6-Month ARM Jumbo	$879,880	5.625%	6.423%	$32,374	10.625% $7,559.28	NA	$5,065.09
2	10/6-Month ARM Jumbo	$879,880	6.25%	6.678%	$29,074	11.25% $7,728.11	NA	$5,417.58
3	30-Year Fixed-Rate Jumbo	$879,880	6.5%	6.887%	$32,374	6.5% $5,561.45	NA	$5,561.45
4	15-Year Fixed Rate	$879,880	5.875%	6.749%	$45,572	5.875% $7,365.64	NA	$7,365.64

[1]Principal + Interest + Monthly Mortgage Insurance.

Thank you for the opportunity to earn your business. If you have any questions, want to apply for a loan, or discuss other financing options, please contact me right away.

Angel Whitney
Private Mortgage Banker
NMLSR ID: 411658
Phone: 206-387-7755

EQUAL HOUSING LENDER

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. ©2023 Wells Fargo Bank, N.A. All rights reserved. Member FDIC.
NMLSR ID 399801.

Property tax and homeowners insurance payments

The monthly principal and interest plus mortgage insurance amounts in the above chart do not include costs for homeowners insurance or real estate taxes. You are responsible for paying taxes and insurance on your home, whether it's included in your monthly payment to Wells Fargo as part of an escrow account or you pay these bills directly to the taxing authority or insurance company. Also, please consider any additional taxes or insurance that could enter into your scenario, such as special hazard insurance (e.g., flood, wind, etc.), local tax increases, and special tax levies.

Other important information

- The options listed in the summary section of this document are not extensions of credit or a commitment to extend credit.
- Please note that some or all of the information mentioned above, such as interest rate, and annual percentage rate (APR), points, fees, promotional credits, number and amount of payments, may be estimated. The accuracy of this information is dependent on the quality and completeness of the information that was provided. Please carefully review what is included.
- Annual Percentage Rate (APR) represents the cost to the customer of borrowing money. It includes not only the interest rate, but also discount points, fees, and other charges paid to obtain financing (less any seller contribution). The APR is usually higher than the interest rate which is used to calculate the monthly principal and interest payment.
- Total closing costs will vary based on loan choice and fees charged by the settlement agent.
- The Housing Finance Agency first mortgage program (referred to at Wells Fargo as a Bond) and/or Downpayment Assistance Programs (DAP) are provided by state and local Housing Finance Agencies (HFAs), cities, counties or non-profits, and may provide down payment and closing cost assistance. The programs typically include borrower qualification requirements such as income limits, purchase price limits, property type, geographic location restrictions, and may require completion of an approved homebuyer education course. These programs are not available in all areas.
- Loans with an interest-only payment feature provide for the payment of interest for a set period of time and payments of principal and interest for the remainder of the loan term. During the interest-only period, principal is not reduced. At the end of this period, your monthly payment will increase, possibly substantially, even if you have a fixed interest rate, because you will be required to pay down the outstanding principal. Always consider paying more than the minimum payment to pay down the principal. Because these product features do not require the borrower to make principal payments during the interest-only period, borrowers may have a higher annual percentage rate or interest rate than a traditional mortgage product, depending on the specific loan details.
- For condominium properties, a project review is required. The project review results could impact the maximum LTV allowed for adjustable-rate mortgage (ARM) products.

EQUAL HOUSING LENDER

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. ©2023 Wells Fargo Bank, N.A. All rights reserved. Member FDIC.
NMLSR ID 399801.

Actual rate, payment and cost could be higher. Get an official loan estimate before choosing a loan. I will help you with any questions you have.

WELLS FARGO

Home financing options summary

This summary is based off the following information you provided as of September 24, 2026:

Purpose: Purchase
Property value: $1,199,850.00
Property type: Single family
Interest rate lock period: 30 days
Asset-Based Relationship: $0.00

Property state: Washington
Base loan amount: $899,887.50
Estimated years you'll own your home: 10
Occupancy: Owner Occupied

Property county: King
Loan-to-value (LTV) ratio: 75.000%
Eligible U.S. military veteran status: No
Escrow included: Yes

Interest rates change daily, so please contact me for current rates and product availability.

ID	Product option discussed	Loan/Line amount(s)	Interest rate(s)	Estimated APR(s)	Fees paid to Wells Fargo	Max interest rate/Max monthly principal & interest + MI	Monthly mortgage insurance (MI) premium	Total monthly principal & interest + MI[1]
1	7/6-Month ARM Jumbo	$899,888	5.625%	6.41%	$31,949	10.625% $7,731.16	NA	$5,180.27
2	10/6-Month ARM Jumbo	$899,888	6.25%	6.665%	$28,575	11.25% $7,903.84	NA	$5,540.77
3	30-Year Fixed-Rate Jumbo	$899,888	6.5%	6.873%	$31,949	6.5% $5,687.91	NA	$5,687.91
4	15-Year Fixed Rate	$899,887	5.875%	6.705%	$44,323	5.875% $7,533.13	NA	$7,533.13

[1]Principal + Interest + Monthly Mortgage Insurance.

Thank you for the opportunity to earn your business. If you have any questions, want to apply for a loan, or discuss other financing options, please contact me right away.

Angel Whitney
Private Mortgage Banker
NMLSR ID: 411658
Phone: 206-387-7755

EQUAL HOUSING LENDER

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. ©2023 Wells Fargo Bank, N.A. All rights reserved. Member FDIC.
NMLSR ID 399801.

Property tax and homeowners insurance payments

The monthly principal and interest plus mortgage insurance amounts in the above chart do not include costs for homeowners insurance or real estate taxes. You are responsible for paying taxes and insurance on your home, whether it's included in your monthly payment to Wells Fargo as part of an escrow account or you pay these bills directly to the taxing authority or insurance company. Also, please consider any additional taxes or insurance that could enter into your scenario, such as special hazard insurance (e.g., flood, wind, etc.), local tax increases, and special tax levies.

Other important information

- The options listed in the summary section of this document are not extensions of credit or a commitment to extend credit.
- Please note that some or all of the information mentioned above, such as interest rate, and annual percentage rate (APR), points, fees, promotional credits, number and amount of payments, may be estimated. The accuracy of this information is dependent on the quality and completeness of the information that was provided. Please carefully review what is included.
- Annual Percentage Rate (APR) represents the cost to the customer of borrowing money. It includes not only the interest rate, but also discount points, fees, and other charges paid to obtain financing (less any seller contribution). The APR is usually higher than the interest rate which is used to calculate the monthly principal and interest payment.
- Total closing costs will vary based on loan choice and fees charged by the settlement agent.
- The Housing Finance Agency first mortgage program (referred to at Wells Fargo as a Bond) and/or Downpayment Assistance Programs (DAP) are provided by state and local Housing Finance Agencies (HFAs), cities, counties or non-profits, and may provide down payment and closing cost assistance. The programs typically include borrower qualification requirements such as income limits, purchase price limits, property type, geographic location restrictions, and may require completion of an approved homebuyer education course. These programs are not available in all areas.
- Loans with an interest-only payment feature provide for the payment of interest for a set period of time and payments of principal and interest for the remainder of the loan term. During the interest-only period, principal is not reduced. At the end of this period, your monthly payment will increase, possibly substantially, even if you have a fixed interest rate, because you will be required to pay down the outstanding principal. Always consider paying more than the minimum payment to pay down the principal. Because these product features do not require the borrower to make principal payments during the interest-only period, borrowers may have a higher annual percentage rate or interest rate than a traditional mortgage product, depending on the specific loan details.
- For condominium properties, a project review is required. The project review results could impact the maximum LTV allowed for adjustable-rate mortgage (ARM) products.

EQUAL HOUSING LENDER

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. ©2023 Wells Fargo Bank, N.A. All rights reserved. Member FDIC.
NMLSR ID 399801.