Latest Jumbo Mortgage Rates for Your Clients

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California Bank & Trust

Jumbo Mortgage Loan[1] Rates

Jumbo Base Rates as of September 30, 2026		
Program	**Interest Rate**	**Annual Percentage Rate (APR)**
7/1 ARM[2]	6.375%	6.657%
5/1 ARM[3]	6.625%	6.800%

Borrowers can unlock additional savings with:

Relationship Pricing (RP):[4]

- By banking with California Bank & Trust, borrowers can receive mortgage loan rate and APR discounts on the initial fixed period of their ARM loan of 0.25% - 0.75% based on the combined balances in their qualified accounts.

Relationship Pricing Rates with Reduction of 0.75% as of September 30, 2026		
Program	**RP Rate**	**Annual Percentage Rate (APR)**
7/1 ARM[5]	5.625%	6.273%
5/1 ARM[6]	5.875%	6.501%

Gold Advantage:[7]

- Receive a 0.25% closing cost credit for every $100,000 borrowed (up to $1,000)