



MORTGAGE RATE SHEET

Rate effective May 10, 2021 to May 14, 2021 at 4:30 PM

Owner-Occupied Residences Only		
15 - YEAR FIXED RATE		
INTEREST RATE	APR***	Monthly P&I Payment*
2.250%	2.343%	\$884.49
20 - YEAR FIXED RATE		
INTEREST RATE	APR***	Monthly P&I Payment*
3.000%	3.080%	\$748.95
30 - YEAR FIXED RATE HOME EQUITY		
INTEREST RATE	APR***	Monthly P&I Payment*
3.125%	3.182%	\$578.60
10 - YEAR FIXED RATE HOME EQUITY		
INTEREST RATE	APR***	Monthly P&I Payment**
4.000%	4.000%	\$253.19

\* P&I = Principal and Interest. Does not include payments for taxes and insurance. Hazard insurance required. Payments for the 15-20-30 Year Fixed Rate loans are based on a loan amount of \$135,000. The payment for the 10-Year Fixed Rate Home Equity Loan is based on a loan amount of \$25,000. The maximum Loan-to-Value (LTV) may vary by property type and credit score. The minimum loan amount for a Home Equity Loan is \$5,000.

Owner-Occupied Residences Only		
VARIABLE RATE HOME EQUITY LINE OF CREDIT		
INTEREST RATE	APR**	Monthly Payment
3.250%	3.250%	\$160

Rates may change semi-annually after the account is opened. Variable interest rate based on The Wall Street Journal Prime Rate plus a margin of 0%. There are no annual membership fees or closing costs except for borrower requested services such as appraisal or survey. The maximum LTV is determined by credit score but may not exceed 95%. The minimum line of credit amount is \$10,000. The maximum rate and APR are 18%. The draw period is 10 years with the minimum monthly payment due during the draw and repayment period is equal to the greater of \$75 or \$1.60 per hundred of the outstanding balance. The Home Equity Line of Credit payment example is based on a \$10,000 initial advance. Interest is may be tax deductible. Consult with your tax advisor. Hazard insurance is required.

15-YEAR VACANT LAND LOANS		
INTEREST RATE	APR**	Monthly P&I Payment*
3.750%	4.028%	\$291.00

\*\*P&I = Principal and Interest. Does not include payments for taxes. Payments are based on a loan amount of \$40,000. The maximum Loan-to-Value (LTV) may vary by property type and credit score. The minimum loan amount for a Vacant Land Loan is \$5,000.

\*\*\* Annual Percentage Rate

Equal Housing Opportunity

