



# LOAN RATES

Effective 12/10/15

## First Mortgages

Loan Type	Maximum Loan Term	Credit Score	Interest Rate	APR
First Mortgages	60 months (5 years)	700+	3.25%	3.36%
		675-699	3.50%	3.61%
		674-	3.75%	3.86%
Maximum LTV 80% (75% for manufactured). Maximum amortization 360 months.				

First Mortgages	84 months (7 years)	700+	3.50%	3.58%
		675-699	3.75%	3.83%
		674-	4.00%	4.08%
Maximum LTV 80% (75% for manufactured). Maximum amortization 360 months.				

First Mortgages	120 months (10 years)	700+	4.00%	4.06%
		675-699	4.25%	4.31%
		674-	4.50%	4.56%
Maximum LTV 80% (75% for manufactured). Maximum amortization 360 months.				

First Mortgages	180 months (15 years)	700+	4.50%	4.57%
		675-699	4.75%	4.82%
		674-	5.00%	5.07%
Maximum LTV 80% (75% for manufactured). No balloon allowed				

## Benefits of financing with your Credit Union:

- ◆ This loan is not sold. We will fund and service it.
- ◆ None of our loans have a pre-payment penalty
- ◆ Direct Deposit to loan or Auto Pay Available
- ◆ Payments can be made as often as you like with no additional charge (example: weekly or bi-weekly)

Interest rates based on credit score at time of application.

Applicants must meet underwriting guidelines to be approved.

Unless otherwise noted, APR is calculated based upon refinance loan amount of \$150,000 with a 30 year amortization.

Balloon options available.