



**Mortgage Rates | Effective: 10/24/2024**

**Conventional Fixed Rate Mortgages - for Primary residences - servicing retained**

	Rate	Points	APR	Monthly Payment per \$1,000 borrowed
30 Year	6.875%	0.00%	7.044%	\$5.56
20 Year	6.625%	0.00%	6.843%	\$7.53
15 Year	6.50%	0.00%	6.770%	\$8.71
10 Year	6.25%	0.00%	6.627%	\$11.23

**Adjustable Rate Mortgages (ARM) - for Primary residences - servicing retained**

	Rate	Points	APR	Monthly Payment per \$1,000 borrowed
1/1 ARM	4.00%	0.00%	4.142%	\$4.77
3/1 ARM	4.50%	0.00%	4.646%	\$5.07
5/1 ARM	5.00%	0.00%	5.151%	\$5.37

2/6 Cap; tied to 1-year Treasury Bill with 2.875% margin

30 year maximum term

**Construction and Vacant Land Mortgages - servicing retained**

	Rate	Points	APR	Monthly Payment per \$1,000 borrowed
Construction Loan – 1/1 ARM with General Contractor	4.50%	1.00%	4.777%	N/A
Construction Loan – 1/1 ARM Self-Build	6.00%	1.00%	6.246%	N/A
Land Loan – 1/1 ARM up to 65% LTV	6.50%	1.00%	6.717%	\$7.46
Land Loan – 1/1 ARM up to 80% LTV	10.00%	1.00%	10.25%	\$9.65

2/6 Cap; tied to 1-year Treasury Bill with 2.875% margin

Land Loan – 20 year maximum term

Construction Loan - 30-year maximum term, includes 12-month interest only construction period



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**Manufactured Home Fixed Rate Mortgages - for Primary residences on owned land - servicing retained**

	Rate	Points	APR	Monthly Payment per \$1,000 borrowed
20 Year	8.625%	0.00%	8.861%	\$8.76
15 Year	8.50%	0.00%	8.787%	\$9.85
10 Year	8.25%	0.00%	8.642%	\$12.27

**Manufactured Home Adjustable Rate Mortgages - for Primary residences on owned land - servicing retained**

ADJUSTABLE RATE - MOBILE HOMES ON OWNED LAND	Rate	Points	APR	Monthly Payment per \$1,000 borrowed
1/1 ARM	7.00%	0.00%	7.221%	\$7.75
3/1 ARM	7.50%	0.00%	7.725%	\$8.06
5/1 ARM	8.00%	0.00%	8.230%	\$8.36
2/6 Cap; tied to 1-year Treasury Bill with 2.875% margin				
20 year maximum term				

**Manufactured Home Fixed Rate Mortgages - for Primary residences on leased land or in a park - servicing retained**

	Rate	Points	APR	Monthly Payment per \$1,000 borrowed
20 Year	10.625%	0.00%	10.502%	\$9.82
15 Year	10.50%	0.00%	10.805%	\$11.05
10 Year	10.25%	0.00%	10.658%	\$13.35

**Manufactured Home Adjustable Rate Mortgages - for Primary residences on leased land or in a park - servicing retained**

	Rate	Points	APR	Monthly Payment per \$1,000 borrowed
1/1 ARM	8.000%	0.000%	8.283%	\$9.56
3/1 ARM	8.500%	0.000%	8.787%	\$9.85
2/6 Cap; tied to 1-year Treasury Bill with 2.875% margin				
15 year maximum term				



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<b>Second Home Mortgages - servicing retained</b>				
<b>Fixed Rate</b>	<b>Rate</b>	<b>Points</b>	<b>APR</b>	<b>Monthly Payment per \$1,000 borrowed</b>
30 Year	7.250%	0.375%	7.527%	\$6.82
20 Year	7.000%	0.375%	7.354%	\$7.75
15 Year	6.875%	0.375%	7.312%	\$8.92
10 Year	6.625%	0.375%	7.232%	\$11.42

<b>Adjustable Rate</b>	<b>Rate</b>	<b>Points</b>	<b>APR</b>	<b>Monthly Payment per \$1,000 borrowed</b>
1/1 ARM	4.375%	0.375%	4.668%	\$4.99
3/1 ARM	4.875%	0.375%	5.058%	\$5.29
5/1 ARM	5.375%	0.375%	5.564%	\$5.60
2/6 Cap; tied to 1-year Treasury Bill with 3.250% margin				
30 year maximum term				

<b>Investment Property Mortgages (Non-Owner Occupied) - servicing retained</b>				
<b>Fixed Rate</b>	<b>Rate</b>	<b>Points</b>	<b>APR</b>	<b>Monthly Payment per \$1,000 borrowed</b>
30 Year	7.875%	1.00%	7.044%	\$5.56
20 Year	7.625%	1.00%	7.988%	\$8.13
15 Year	7.50%	1.00%	7.946%	\$9.27
10 Year	7.25%	1.00%	7.865%	\$11.74
<b>Adjustable Rate</b>	<b>Rate</b>	<b>Points</b>	<b>APR</b>	<b>Monthly Payment per \$1,000 borrowed</b>
1/1 ARM	4.375%	1.00%	4.142%	\$4.77
3/1 ARM	4.875%	1.00%	4.646%	\$5.07
5/1 ARM	5.375%	1.00%	5.151%	\$5.37
2/6 Cap; tied to 1-year Treasury Bill with 3.250% margin				
30 year maximum term				



APR = Annual Percentage Rate. Loan rates are listed "as low as" and are determined by an evaluation of your creditworthiness. Rates are subject to change. Rates can vary according to individual loan factors including; Loan to Value Ratio, Credit Score, Property Type and Occupancy.

Payment per \$1,000 does not include taxes and insurance. The payment amount may be higher if escrows for property taxes, homeowner's insurance, or mortgage insurance are applicable.

Minimum loan amount is \$10,000.

Adjustable Rate Mortgages (ARMs) begin with a fixed rate and adjust upward or downward after the initial fixed term. ARM products contain two numbers. The first number refers to the number of years the interest rate at closing remains fixed. The second number is the number of years between interest rate changes after the initial fixed term expires.

We define manufactured housing as housing units that are factory built with a steel undercarriage that remains as a structural component and limits the structure to a single story. These types of manufactured homes are sometimes known as mobile homes. We do not consider other factory-built housing (not built on a permanent chassis), such as modular, prefabricated, panelized, or sectional housing, to be manufactured housing.

APR is based on an index, the One Year Treasury Constant Maturity (which may change). The APR may vary periodically. Rates are subject to change at any time. Equal Housing Lender. NMLS# 409405.

Must be a member to obtain a loan. \$5 shared deposit required for membership.



**EQUAL HOUSING  
LENDER**

We do business in Accordance with the  
Federal Fair Housing Law and  
the Equal Credit Opportunity Act

