



Mortgage Rates | Effective: 11/20/2024

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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Second Home Mortgages - servicing retained				
Fixed Rate	Rate	Points	APR	Monthly Payment per \$1,000 borrowed
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

Adjustable Rate	Rate	Points	APR	Monthly Payment per \$1,000 borrowed
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				

Investment Property Mortgages (Non-Owner Occupied) - servicing retained				
Fixed Rate	Rate	Points	APR	Monthly Payment per \$1,000 borrowed
30 Year	7.875%	1.00%	8.163%	\$7.25
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
Adjustable Rate	Rate	Points	APR	Monthly Payment per \$1,000 borrowed
1/1 ARM	5.000%	1.00%	5.586%	\$5.37
3/1 ARM	5.500%	1.00%	5.749%	\$5.67
5/1 ARM	6.000%	1.00%	6.256%	\$6.00
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 the term of the loan and an evaluation of your credit. Rates are subject to change. Your rate may vary from the rate shown above. Minimum loan amount is \$10,000.

*APR is based on an index, the Wall Street Journal Prime Rate (which may change). The APR may vary periodically. The minimum APR that can apply is 4.00% APR floor, and the maximum annual percentage rate that can apply is 18% APR. We will not charge you any fees to open, use, or maintain your Home Equity Line of Credit. You may pay certain fees to third parties to open the plan (generally \$300 - \$600). Rates are subject to change at any time. Equal Housing Lender. NMLS# 409405.

