



## First Mortgage Rates

### Fixed-Rate First Mortgage Loan - LTV ≤ 70%

Term	Rate	APR*	Monthly Payment
30-Year Fixed-Rate: 360 equal monthly payments	5.500%	5.645%	\$1,419.47
15-Year Fixed-Rate: 180 equal monthly payments	5.250%	5.494%	\$2,009.69

The rates listed above are based on a loan amount of \$250,000 for the purchase of a single-family residence up to a 70% loan-to-value ratio with borrower's credit score of 720+.

Payment does not include taxes and insurance; actual payment may be greater.

\*The above APR includes a 1% origination fee.

### Fixed-Rate First Mortgage Loan - LTV 71%- 80%

Term	Rate	APR*	Monthly Payment
30-Year Fixed-Rate: 360 equal monthly payments	5.625%	5.771%	\$1,439.14
15-Year Fixed-Rate: 180 equal monthly payments	5.375%	5.620%	\$2,026.16

The rates listed above are based on a loan amount of \$250,000 for the purchase of a single-family residence between 71%- 80% loan-to-value ratio with borrower's credit score of 720+.

Payment does not include taxes and insurance; actual payment may be greater.

\*The above APR includes a 1% origination fee.

### First-Time Home Buyer Loan- With Lender Paid Mortgage Insurance

Term	Rate	APR	Monthly Payment
30-Year Fixed-Rate: 360 equal monthly payments	6.375%	6.430%	\$1,559.67

The rates listed above are based on a loan amount of \$250,000 for the purchase of a single-family residence up to a 97% loan-to-value ratio with borrower's credit score of 720+.

Payment does not include taxes and insurance; actual payment may be greater.

### Jumbo Loan - LTV ≤ 70%

Term	Rate	APR*	Monthly Payment
30-Year Fixed-Rate: 360 equal monthly payments	6.000%	6.087%	\$4,796.40
15-Year Fixed-Rate: 180 equal monthly payments	5.750%	5.895%	\$6,643.28

The rates listed above are based on a loan amount of \$800,000 for the purchase of a single-family residence up to a 70% loan-to-value ratio with borrower's credit score of 720+.

Payment does not include taxes and insurance; actual payment may be greater.

\*The above APR includes a 0.75% origination fee.

### Jumbo Loan - LTV 71%- 80%

Term	Rate	APR*	Monthly Payment
30-Year Fixed-Rate: 360 equal monthly payments	6.125%	6.213%	\$4,860.88
15-Year Fixed-Rate: 180 equal monthly payments	5.875%	6.021%	\$6,696.95

The rates listed above are based on a loan amount of \$800,000 for the purchase of a single-family residence between 71%- 80% loan-to-value ratio with borrower's credit score of 720+.

Payment does not include taxes and insurance; actual payment may be greater.

\*The above APR includes a 0.75% origination fee.

### Adjustable-Rate First Mortgage Loan Programs

5/1, 7/1 or 10/1 ARM programs are available - please call for rates. Initial rate is fixed for a period of 5, 7 or 10 years and the subsequent rate adjustments are based on the Treasury Index plus a margin. Variable rates are subject to change after closing.

## Second Mortgage Rates

### Fixed-Rate Home Equity Loan

Term	Rate	APR	Monthly Payment
5-Year Fixed-Rate	7.375%	7.379%	\$1,997.86
10-Year Fixed-Rate	7.500%	7.502%	\$1,187.02
15-Year Fixed-Rate	7.625%	7.626%	\$934.13

The rates listed above are based on a loan amount of \$100,000 for a combined loan-to-value ratio of 70% with borrower's credit score of 733+.

Payment does not include taxes and insurance; actual payment may be greater.

**Delta Community also offers Home Equity Lines of Credit (HELOC) with variable interest rates and payment options. Please contact a Home Loan Specialist or a Home Equity Specialist at 866-963-7811 or [Home.Loans@DeltaCommunityCU.com](mailto:Home.Loans@DeltaCommunityCU.com) for more information about our HELOC rates.**

Credit subject to approval. Rates posted are indications only and are subject to change without notice. Your actual rate may be different, as many factors go into providing you with a mortgage loan. Rates shown are available to qualified borrowers.

