



## First Mortgage Rates

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

Term	Rate	APR*	Monthly Payment
30-Year Fixed-Rate: 360 equal monthly payments	6.250%	6.401%	\$1,539.29
15-Year Fixed-Rate: 180 equal monthly payments	5.750%	5.998%	\$2,076.03

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	6.375%	6.527%	\$1,559.67
15-Year Fixed-Rate: 180 equal monthly payments	5.875%	6.123%	\$2,092.80

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	7.125%	7.183%	\$1,684.30

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	6.375%	6.464%	\$4,990.96
15-Year Fixed-Rate: 180 equal monthly payments	6.125%	6.272%	\$6,805.00

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	6.500%	6.590%	\$5,056.54
15-Year Fixed-Rate: 180 equal monthly payments	6.250%	6.397%	\$6,859.38

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	7.875%	7.879%	\$2,021.66
10-Year Fixed-Rate	8.000%	8.002%	\$1,213.28
15-Year Fixed-Rate	8.125%	8.126%	\$962.88

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 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.

