



**LOAN RATES**  
**Primary Residence and One Unit Second Homes**  
*December 4, 2018*

<i>Loan Type</i>	<i>Max. LTV <sup>1</sup></i>	<i>Terms</i>	<i>Points <sup>3</sup></i>	<i>Interest Rates</i>	<i>Current APR <sup>2</sup></i>	<i>Mo. Payment Per \$1000 borrowed <sup>2</sup></i>
<b>Fixed Rate Mortgages</b>	80%	30 years	0	*5.750%	5.842%	\$5.84
	80%	20 years	0	*5.625%	5.748%	\$6.95
	80%	15 years	0	*5.250%	5.404%	\$8.04
<b>My First Home Loan (4)</b>	90%	30 years	0	6.250%	6.342%	\$6.25
	90%	20 years	0	6.000%	6.121%	\$7.27
	90%	15years	0	5.750%	5.901%	\$8.43
<b>Veterans Administration (VA)</b>	100%	30 years	0	5.625%	5.714%	\$5.84
	100%	15years	0	5.125%	5.274%	\$8.09

**(\*)Risk-based Pricing** - We use a system of risk-based pricing to determine the interest rate that we charge. Risk-based pricing is a system that evaluates the risk factors of your mortgage application and credit profile, and then adjusts the interest based on this risk evaluation. Your interest rate and APR may vary from those shown above, depending on your median credit score. Contact a WRSB Mortgage Loan Originator for more information regarding our risk-based pricing practices.

<sup>1</sup> Maximum Loan-to-Value Ratio, including all liens secured by the property.  
<sup>2</sup> APR and monthly payment based on a loan amount of \$ 100,000 and the maximum loan term.  
<sup>3</sup> Each Point is equal to one percent of the loan amount. All available point options are shown above.  
<sup>4</sup> Specific to first time home buyers and is subject to income eligibility restrictions and minimum credit score of 620.

Rates and Programs are subject to change without notice. Other loan products are available and the Annual Percentage Rate may be different when based on different terms and conditions. For more information, please contact us



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