



**MORTGAGE LOAN RATES**  
**Secondary Market Saleable - Servicing Released**  
*Loan Rates effective May 15, 2019 45 Day Rate Locks*

| <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%                          | 15 years     | 0                          | <b>4.375%</b>         | <b>4.583%</b>                   | <b>\$7.60</b>                                       |
| <b>Fixed Rate Mortgages</b> | 80%                          | 20 years     | 0                          | <b>4.375%</b>         | <b>4.537%</b>                   | <b>\$6.27</b>                                       |
| <b>Fixed Rate Mortgages</b> | 80%                          | 30 years     | 0                          | <b>4.500%</b>         | <b>4.619%</b>                   | <b>\$5.08</b>                                       |

**Please inquire with a residential lender**

Conventional Fixed 1-4 Family Owner Occupied  
 All borrowers must have a minimum credit score of 620

<sup>1</sup> Maximum Loan-to-Value Ratio, including all liens secured by the property.

<sup>2</sup> Annual Percentage Rate (APR) and monthly payment based on a loan amount of \$100,000 with 20% downpayment and for the maximum loan term.

Private Mortgage Insurance (PMI) is required on all loans in excess of 80% LTV.

<sup>3</sup> Each Point is equal to one percent of the loan amount. All available point options are shown above.

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 one of our Mortgage Loan Originators at 802-757-2361

**Member FDIC**

