



# MORTGAGE RATES



## Purchase/Refi - Owner Occupied

Primary Residence, 2nd/Vacation home (1 unit)

	Tier A+ 760+	Tier A 720-759	Tier B 680-719	Tier C 640-679	Tier D 620-639
<b>Conventional 10 Yr. Fixed Rate</b> \$50,000.00 - MAX	5.45%	5.50%	5.55%	5.60%	5.65%
<b>Conventional 15 Yr. Fixed Rate</b> \$50,000.00 - MAX	5.50%	5.55%	5.60%	5.65%	5.70%
<b>Conventional 20 Yr. Fixed Rate</b> \$75,000.00 - MAX	5.55%	5.60%	5.65%	5.70%	5.75%
<b>Conventional 25 Yr. Fixed Rate</b> \$100,000.00 - MAX	5.60%	5.65%	5.70%	5.75%	5.80%
<b>Conventional 30 Yr. Fixed Rate</b> \$125,000.00 - MAX	5.65%	5.70%	5.75%	5.80%	5.85%

## Purchase/Refi - Investment

1-4 unit residential

	Tier A+ 760+	Tier A 720-759	Tier B 680-719	Tier C 640-679	Tier D 620-639
<b>Conventional 10 Yr. Fixed Rate</b> \$50,000.00 - MAX	5.70%	5.75%	5.80%	5.85%	5.90%
<b>Conventional 15 Yr. Fixed Rate</b> \$50,000.00 - MAX	5.75%	5.80%	5.85%	5.90%	5.95%
<b>Conventional 20 Yr. Fixed Rate</b> \$75,000.00 - MAX	5.80%	5.85%	5.90%	5.95%	6.00%
<b>Conventional 25 Yr. Fixed Rate</b> \$100,000.00 - MAX	5.85%	5.90%	5.95%	6.00%	6.05%
<b>Conventional 30 Yr. Fixed Rate</b> \$125,000.00 - MAX	5.90%	5.95%	6.00%	6.05%	6.10%

## Home Equity

Must be primary residence (1 unit)

	Tier A+ 760+	Tier A 720-759	Tier B 680-719	Tier C 640-679	Tier D 620-639
<b>5 Years - \$50,000.00 - MAX</b>	5.50%	5.55%	5.60%	5.65%	N/A
<b>10 Years - \$50,000.00 - MAX</b>	5.55%	5.60%	5.65%	5.70%	N/A
<b>15 Years - \$50,000.00 - MAX</b>	5.60%	5.65%	5.70%	5.75%	N/A
<b>20 Years - \$75,000.00 - MAX</b>	5.65%	5.70%	5.75%	5.80%	N/A
<b>25 Years - \$100,000.00 - MAX</b>	5.70%	5.75%	5.80%	5.85%	N/A
<b>30 Years - \$125,000.00 - MAX</b>	5.75%	5.80%	5.85%	5.90%	N/A

## Vacant Lot Purchase/Refi

Future Residence

Residential, 2 acre max, no mixed use

	Tier A+ 760+	Tier A 720-759	Tier B 680-719	Tier C 640-679	Tier D 620-639
<b>5 Years - \$15,000.00 - MAX</b>	5.40%	5.45%	5.50%	5.55%	5.60%
<b>10 Years - \$30,000.00 - MAX</b>	5.45%	5.50%	5.55%	5.60%	5.65%
<b>15 Years - \$50,000.00 - MAX</b>	5.50%	5.55%	5.60%	5.65%	5.70%

## Vacant Lot Purchase/Refi

Investment

Residential, 2 acre max, no mixed use

	Tier A+ 760+	Tier A 720-759	Tier B 680-719	Tier C 640-679	Tier D 620-639
<b>5 Years - \$15,000.00 - MAX</b>	7.85%	7.90%	7.95%	8.00%	8.05%
<b>10 Years - \$30,000.00 - MAX</b>	7.90%	7.95%	8.00%	8.05%	8.10%
<b>15 Years - \$50,000.00 - MAX</b>	7.95%	8.00%	8.05%	8.10%	8.15%



Federally Insured by  
**NCUA** EQUAL HOUSING LENDER