

Effective 5/21/19 8:09 AM

Rates are subject to change. Additional programs are available.
Actual interest rate and Annual Percentage Rate (APR)
may vary based on credit history.

	Interest Rate	APR
Conventional Loans		
10-Year Fixed ¹	3.500%	3.793%
15-Year Fixed ²	3.500%	3.702%
20-Year Fixed ³	4.000%	4.162%
30-Year Fixed ⁴	4.000%	4.117%
(Interest Rates are based on a 30-day commitment and assume property is a single family primary residence.)		
FHA/VA Loans		
30-Year Fixed	Call for rate	
15-Year Fixed	Call for rate	
(Interest rates are based on a 60-120 day commitment and assume property is a single family primary residence. Actual interest rate based on program qualifying.)		
AHFC 30-Year Fixed		
Tax-Exempt 1st Time Homebuyer ⁷	3.750%	3.885%
Taxable First Time Homebuyer ⁸	4.000%	4.138%
Vets Mortgage Program ⁹	3.750%	3.885%
Taxable Program ¹⁰	4.125%	4.265%
Rural Program ¹¹	3.875%	4.001%
(Interest rates are based on a 60-120 day commitment and assume property is a single family primary residence.)		

¹ The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 10-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$988.86 is the monthly principal and interest for this example.

² The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 15-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$714.88 is the monthly principal and interest for this example.

³ The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 20-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$605.98 is the monthly principal and interest for this example.

⁴ The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 30-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$477.42 is the monthly principal and interest for this example.

⁷ The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 30-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$463.12 is the monthly principal and interest for this example.

⁸ The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 30-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$477.42 is the monthly principal and interest for this example.

⁹ The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 30-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$463.12 is the monthly principal and interest for this example.

¹⁰ The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 30-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$484.65 is the monthly principal and interest for this example.

¹¹ The above rate assumes a 10% down payment on a loan amount of \$100,000 with a 30-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$470.24 is the monthly principal and interest for this example.