

Effective 1/22/19 8:04 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	4.125%	4.427%
15-Year Fixed ²	3.625%	3.829%
20-Year Fixed ³	4.500%	4.668%
30-Year Fixed ⁴	4.750%	4.875%
(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	4.250%	4.391%
Taxable First Time Homebuyer ⁸	4.500%	4.644%
Vets Mortgage Program ⁹	4.250%	4.391%
Taxable Program ¹⁰	4.625%	4.771%
Rural Program ¹¹	4.375%	4.507%
(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:

\$1,018.40 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:

\$721.04 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:

\$632.65 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:

\$521.65 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:

\$491.94 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:

\$506.69 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:

\$491.94 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:

\$514.14 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:

\$499.29 is the monthly principal and interest for this example.