

## HOME LOAN RATES

Effective 11/27/20 8:01 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
<b>AHFC 30-Year Fixed</b>			
First Home Limited <sup>1</sup>	2.500%		2.622%
First Home <sup>2</sup>	2.750%		2.874%
Vets Mortgage Program <sup>3</sup>	2.500%		2.622%
My Home <sup>4</sup>	2.875%		3.001%
Rural Program <sup>5</sup>	2.625%		2.738%
(Interest rates are based on a 60-120 day commitment and assume property is a single family primary residence.)			
<b>Conventional Loans</b>			
10-Year Fixed	Please call 907-777-5600 to obtain a rate quote		
15-Year Fixed			
20-Year Fixed			
30-Year Fixed			
(Interest Rates are based on a 75-day commitment and assume property is a single family primary residence.)			
<b>FHA/VA Loans</b>			
30-Year Fixed	Please call 907-777-5600 to obtain a rate quote		
15-Year Fixed			
(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.)			

<sup>1</sup> 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:

\$395.12 is the monthly principal and interest for this example.

<sup>2</sup> 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:

\$408.24 is the monthly principal and interest for this example.

<sup>3</sup> 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:

\$395.12 is the monthly principal and interest for this example.

<sup>4</sup> 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:

\$414.89 is the monthly principal and interest for this example.

<sup>5</sup> 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:

\$401.65 is the monthly principal and interest for this example.