

## **HOME LOAN RATES**

Effective 1/26/21 8:36 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                |
|---|--------------------------------------|--------------------|
| AHFC 30-Year Fixed  |                                      |                    |
| First Home Limited <sup>1</sup>   | 2.500%                               | 2.622%             |
| First Home <sup>2</sup>   | 2.625%                               | 2.748%             |
| Vets Mortgage Program <sup>3</sup>  | 2.500%                               | 2.622%             |
| My Home <sup>4</sup>  | 2.750%                               | 2.874%             |
| 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.)   |                                      |                    |
| Conventional Loans  |                                      |                    |
| 10-Year Fixed   |                                      |                    |
| 15-Year Fixed   | Please call 907-777-5600 to obtain a |                    |
| 20-Year Fixed   | rate quote                           |                    |
| 30-Year Fixed   |                                      |                    |
| (Interest Rates are based on a 75-day family primary residence.)  | commitment and assume pro            | operty is a single |
| FHA/VA Loans  |                                      |                    |
| 30-Year Fixed   | Please call 907-777-5600 to obtain a |                    |
| 15-Year Fixed   | rate q                               | uote               |
| (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:

\$401.65 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:

\$408.24 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.

