First National Bank Alaska
MEMBER FDIC

# HOME LOAN RATES

Effective 6/22/21 8:48 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 [1] | 2.625% | 2.748% |
| First Home [2] | 2.875% | 3.001% |
| Vets Mortgage Program [3] | 2.625% | 2.748% |
| My Home [4] | 3.000% | 3.127% |
| Rural Program [5] | 2.750% | 2.865% |
| (Interest rates are based on a 60-120 day commitment and assume property is a single family primary residence.) | | |
| ***Conventional Loans*** | | |
| 10-Year Fixed<br>15-Year Fixed<br>20-Year Fixed<br>30-Year Fixed | Please call 907-777-5600 to obtain a rate quote | |
| (Interest Rates are based on a 75-day commitment and assume property is a single family primary residence.) | | |
| ***FHA/VA Loans*** | | |
| 30-Year Fixed<br>15-Year Fixed | Please call 907-777-5600 to obtain a rate quote | |
| (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.) | | |

[1] 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.

[2] 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.

[3] 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.

[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:
$421.60 is the monthly principal and interest for this example.

[5] 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:
$408.24 is the monthly principal and interest for this example.

EQUAL HOUSING LENDER

NMLS #640297