



## First Mortgage Rates

### Fixed-Rate First Mortgage Loan\* - LTV ≤ 70%

Term	Rate	APR	Monthly Payment
30-Year Fixed-Rate: 360 equal monthly payments	6.375%	6.527%	\$1,559.67
15-Year Fixed-Rate: 180 equal monthly payments	5.625%	5.872%	\$2,059.33

The rates listed above are based on a loan amount of \$250,000 for the cash out refinance of a single-family residence up to a 70% loan-to-value ratio with borrower's credit score of 720+.

### Fixed-Rate First Mortgage Loan\* - LTV 71%- 80%

Term	Rate	APR	Monthly Payment
30-Year Fixed-Rate: 360 equal monthly payments	6.500%	6.654%	\$1,580.17
15-Year Fixed-Rate: 180 equal monthly payments	5.750%	5.998%	\$2,076.03

The rates listed above are based on a loan amount of \$250,000 for the cash out refinance of a single-family residence between 71%- 80% loan-to-value ratio with borrower's credit score of 720+.

### First-Time Home Buyer Loan- With Lender Paid Mortgage Insurance\*

Term	Rate	APR	Monthly Payment
30-Year Fixed-Rate: 360 equal monthly payments	7.125%	7.183%	\$1,684.30

The rates listed above are based on a loan amount of \$250,000 for the purchase of a single-family residence up to a 97% loan-to-value ratio with borrower's credit score of 720+.

### Jumbo Loan\* - LTV ≤ 70%

Term	Rate	APR	Monthly Payment
30-Year Fixed-Rate: 360 equal monthly payments	5.500%	5.587%	\$3,974.52
15-Year Fixed-Rate: 180 equal monthly payments	5.500%	5.648%	\$5,719.58

The rates listed above are based on a loan amount of \$700,000 for the purchase of a single-family residence up to a 70% loan-to-value ratio with borrower's credit score of 720+.

### Jumbo Loan\* - LTV 71%- 80%

Term	Rate	APR	Monthly Payment
30-Year Fixed-Rate: 360 equal monthly payments	5.625%	5.713%	\$4,029.59
15-Year Fixed-Rate: 180 equal monthly payments	5.625%	5.774%	\$5,766.12

The rates listed above are based on a loan amount of \$700,000 for the purchase of a single-family residence between 71%- 80% loan-to-value ratio with borrower's credit score of 720+.

### Adjustable-Rate First Mortgage Loan Programs

5/1, 7/1 or 10/1 ARM programs are available - please call for rates. Initial rate is fixed for a period of 5, 7 or 10 years and the subsequent rate adjustments are based on the Treasury Index plus a margin. Variable rates are subject to change after closing.

## Second Mortgage Rates

### Fixed-Rate Home Equity Loan\*

Term	Rate	APR	Monthly Payment
5-Year Fixed-Rate	7.625%	7.629%	\$2,009.74
10-Year Fixed-Rate	7.750%	7.752%	\$1,200.11
15-Year Fixed-Rate	7.875%	7.876%	\$948.45

The rates listed above are based on a loan amount of \$100,000 for a combined loan-to-value ratio of 70% with borrower's credit score of 733+.

**Delta Community also offers Home Equity Lines of Credit (HELOC) with variable interest rates and payment options. Please contact a Home Loan Specialist or a Home Equity Specialist at 866-963-7811 or [Home.Loans@DeltaCommunityCU.com](mailto:Home.Loans@DeltaCommunityCU.com) for more information about our HELOC rates.**

\*Credit subject to approval. Payment does not include taxes and insurance; actual payment may be greater. Rates posted are indications only and are subject to change without notice. Your actual rate may be different, as many factors go into providing you with a mortgage loan. Rates shown are available to qualified borrowers.

