



# The First Central National Bank

## Mortgage Loan Rates

Effective August 4, 2020

	LTV	Rate	APR **	Per Adjustment	Life	Term	Fees
<b>Single Family Owner Occupied</b>							
MODIFICATION FEE (FIXED RATE ONLY): \$500							
5 YEARS FIXED/YEARLY ADJUSTABLE (5/1)	80%	2.750%	3.299%	2%	7% Up	30 Yrs	\$750 + Actual Costs
7 YEARS FIXED/YEARLY ADJUSTMENT (7/1)	80%	2.990%	3.332%	2%	7% Up	30 Yrs.	"
FIXED RATE	80%	3.250%	3.423%			10 Yrs	"
	80%	3.750%	3.872%			15 Yrs	"
	80%	4.000%	4.111%	(Amortized Max 30 Yrs/Balloon 10 Yrs)			"
	80%	4.250%	4.338%	(Amortized Max 30 Yrs/Balloon 15 Yrs)			"

**We now offer 30 yr. fixed rate mortgage on 1-4 family owner occupied.....Call us for current rates!  
FHA, VA, USDA Loans Available.....Call us for the details!**

<b>Farm *</b>							
MODIFICATION FEE (FIXED RATE ONLY): \$1,000							
7 YEARS FIXED/YEARLY ADJUSTABLE (7/1)	70%	3.250%		2%	7% Up	30 Yrs	\$1,150 + Actual Costs
FIXED RATE	70%	3.500%				10 Yrs	"
	70%	4.000%				15 Yrs	"
	70%	4.250%		(Amortized Max 30 Yrs/Balloon in 10 Yrs)			"
	70%	4.500%		(Amortized Max 30 Yrs/Balloon in 15 Yrs)			"

<b>Investment, Commercial</b>							
MODIFICATION FEE (FIXED RATE ONLY): \$1,000							
5 YEARS FIXED/YEARLY ADJUSTABLE (5/1)	80%	4.500%		2%	7% Up	25 Yrs.	\$1,150 + Actual Costs
FIXED RATE	80%	5.250%				10 Yrs.	"
	80%	5.750%				15 Yrs.	"
BUILDING LOT	80%	6.250%				5 Yrs	"

**Contact our Loan Officers for more information**

Rates are subject to change.

Add 75 basis points for loans above the stated LTV up to max of 90% LTV.

\*\* APR (Annual Percentage Rate) is based on financing \$100,000 for the maximum term.

\* Maximum 70% LTV on Farm Loans



### St. Paris

103 S. Springfield St.  
St. Paris, Oh 43072  
937-663-4186

### Rosewood

11013 St. Rt. 29  
Rosewood, Oh 43070  
937-362-2591

### Christiansburg

2 E. Pike St.  
Christiansburg, Oh 45389  
937-857-9872

