

Mortgage Loan Rates

Effective December 28, 2018

	LTV	Rate	APR **	Per Adjustment	Life	Term	Fees
Single Family Owner Occupied							
5 YEARS FIXED/YEARLY ADJUSTABLE (5/1)	80%	3.950%	4.455%	2%	7% Up	30 Yrs	\$700.00 + Actual Costs
New Product!!!!							
7 YEARS FIXED/YEARLY ADJUSTMENT (7/1)	80%	4.140%	4.453%	2%	7% Up	30 Yrs.	"
FIXED RATE	80%	4.350%	4.517%			10 Yrs	"
	80%	4.900%	5.019%			15 Yrs	"
	80%	5.000%	5.109%	(Amortized Max 30 Yrs/Balloon 10 Yrs)			"
	80%	5.140%	5.223%	(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!**

Farm *							
7 YEARS FIXED/YEARLY ADJUSTABLE (7/1)	70%	4.500%		2%	7% Up	30 Yrs	\$1,100.00 + Actual Costs
FIXED RATE	70%	4.750%				10 Yrs	"
	70%	5.250%				15 Yrs	"
	70%	5.500%	(Amortized Max 30 Yrs/Balloon in 10 Yrs)				"
	70%	5.750%	(Amortized Max 30 Yrs/Balloon in 15 Yrs)				"

Investment, Commercial							
5 YEARS FIXED/YEARLY ADJUSTABLE (5/1)	80%	6.000%		2%	7% Up	25 Yrs.	\$1,100.00 + Actual Costs
FIXED RATE	80%	6.375%				10 Yrs.	"
	80%	6.750%				15 Yrs.	"
BUILDING LOT	80%	7.500%				5 Yrs	"

Second Mortgages							
ADJUSTABLE RATE	80%	8.000%	8.327%	2%	7 % Up	5 Yrs	\$900.00 + Actual Costs
"	80%	8.400%	8.576%	"	"	10 Yrs	"
FIXED RATE	80%	8.950%	9.280%			5 Yrs	"
"	80%	9.250%	9.435%			10 Yrs	"



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



Rates are subject to change at any time.

Contact any of our loan officers for more information.