

Effective 7/24/20 8:03 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
Conventional Loans		
10-Year Fixed ¹	2.125%	2.399%
15-Year Fixed ²	2.250%	2.438%
20-Year Fixed ³	2.625%	2.773%
30-Year Fixed ⁴	2.750%	2.855%
(Interest Rates are based on a 75-day commitment and assume property is a single family primary residence.)		
FHA/VA Loans		
30-Year Fixed	Call for rate	
15-Year Fixed	Call for rate	
(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.)		
AHFC 30-Year Fixed		
First Home Limited ⁷	2.750%	2.874%
First Home ⁸	3.000%	3.127%
Vets Mortgage Program ⁹	2.750%	2.874%
My Home ¹⁰	3.125%	3.253%
Rural Program ¹¹	3.000%	3.117%
(Interest rates are based on a 60-120 day commitment and assume property is a single family primary residence.)		

¹ The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 10-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$925.74 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 15-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$655.08 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 20-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$536.01 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:

\$408.24 is the monthly principal and interest for this example.

⁷ 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.

⁸ 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.

⁹ 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.

¹⁰ 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:

\$428.38 is the monthly principal and interest for this example.

¹¹ 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:

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