

# LOAN RATES

Rates Effective MAY 23, 2017

(Rates subject to change without notice at any time)

## FIXED RATE RESIDENTIAL HOME MORTGAGE LOANS

Rates apply on loans up to \$424,000. Jumbo mortgages are also available. Call for information

### 20% Down Payment

Program	Interest Rate	APR (annual percentage rate)	Points	Monthly Payment/ \$100,000
30 Year fixed	4.000%	4.114%	(1) 0 (1)	\$477.42
20 Year fixed	3.875%	4.032%	(1) 0 (1)	\$599.41
15 Year fixed	3.250%	3.449%	(1) 0 (1)	\$702.67
10 Year fixed	3.000%	3.288%	(1) 0 (1)	\$965.61
*2 step 7/23	N/A	N/A	N/A	N/A
*2 step 5/25	N/A	N/A	N/A	N/A

### 95% Financing (LPMI)

30 Year fixed	N/A	N/A	N/A	N/A
20 Year fixed	N/A	N/A	N/A	N/A

(1) Points are determined by the FNMA Loan Level Price Adjustment Matrix. Please call a loan officer for this information. APR stated is based on 0.25 points.

\* Margin is 225 basis points added to the 10 year Treasury Constant Maturity Yield

## PROSPECT SAVINGS HOME EQUITY LINE OF CREDIT

The interest rate charged is equal to the Prime Rate plus 1% as published on the last business day of the month in the *Wall Street Journal* (Midwest Edition).

The current Annual Percentage Rate (APR) Prospect Savings charges is 4.00%. The Annual Percentage Rate may vary and your monthly interest will be subject to this variation. However, the maximum percentage rate will not exceed 15.00% and the minimum will not decrease below 3.00%.

Although the Prime Rate may change daily, the Prospect Savings Equity Line of Credit rate will not change more frequently than once per month. There is a \$25.00 annual fee (first year waived).

This information is provided to assist R.E. Professionals and is not an advertisement to extend consumer credit as defined by Sec. 226.2 of Regulation "Z".

## ADJUSTABLE RATE

Program	Interest Rate	APR (annual percentage rate)	Points	Monthly Payment/ \$100,000
1Yr ARM	N/A	N/A	N/A	N/A
3/1 ARM	N/A	N/A	N/A	N/A
5/1 ARM	N/A	N/A	N/A	N/A

30 Year Amortization

2.00% Annual Cap - 6.00% Lifetime Cap

2.00% Margin - Index U.S. Treasury Constant Maturity - 1 Yr.

## OTHER TYPES OF LOANS AVAILABLE:

- Home Improvement Loans
- Equity Loans

Please Ask for Details



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