

LOAN RATES

Rates Effective July 25, 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

<u>Program</u>	<u>Interest Rate</u>	<u>APR</u> (annual percentage rate)	<u>Points</u>	<u>Monthly Payment/ \$100,000</u>
30 Year fixed	3.750%	3.862%	(1) 0 (1)	\$463.12
20 Year fixed	3.500%	3.655%	(1) 0 (1)	\$579.96
15 Year fixed	3.000%	3.197%	(1) 0 (1)	\$690.58
10 Year fixed	2.750%	3.036%	(1) 0 (1)	\$954.11
*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 1.25% 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 \$50.00 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

<u>Program</u>	<u>Interest Rate</u>	<u>APR</u> (annual percentage rate)	<u>Points</u>	<u>Monthly Payment/ \$100,000</u>
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



WORTH OFFICE • 11139 South Harlem Avenue, Worth, IL 60482 • (708) 361-8000
CHICAGO OFFICE • 6858 South Pulaski Road, Chicago, IL 60629 • (773) 581-6500
OAK LAWN OFFICE • 4646 W 103rd Street, Oak Lawn, IL 60453 • (708) 425-9100

Member FDIC

