

Mortgage Loan Rates

Effective April 1, 2017

	LTV	Rate	APR **	Per Adjustment	Life	Term	Fees
Single Family Owner Occupied							
5 YEARS FIXED/YEARLY ADJUSTABLE (5/1)	80%	3.650%	3.780%	2%	7% Up	30 Yrs	\$700.00 + Actual Costs
FIXED RATE	80%	3.950%	4.115%			10 Yrs	"
	80%	4.600%	4.717%			15 Yrs	"
	80%	4.850%	5.029%	(Amortized Max 30 Yrs/Balloon 10 Yrs)			"
	80%	4.990%	5.122%	(Amortized Max 30 Yrs/Balloon 15 Yrs)			"

We now offer 30 yr. fixed rate mortgage on 1-4 family owner occupied.....call us for the rate!

FHA, VA, USDA Loans NOW Available.....Call us for the Details!

Farm *

5 YEARS FIXED/YEARLY ADJUSTABLE (5/1)	70%	4.000%		2%	7% Up	30 Yrs	\$1,100.00 + Actual Costs
FIXED RATE	70%	4.250%				10 Yrs	"
	70%	4.750%				15 Yrs	"
	70%	4.850%	(Amortized Max 30 Yrs/Balloon in 10 Yrs)				"
	70%	5.000%	(Amortized Max 30 Yrs/Balloon in 15 Yrs)				"

Investment, Commercial

5 YEARS FIXED/YEARLY ADJUSTABLE (5/1)	80%	5.800%		2%	7% Up	25 Yrs.	\$1,100.00 + Actual Costs
FIXED RATE	80%	6.250%				10 Yrs.	"
	80%	6.600%				15 Yrs.	"
BUILDING LOT	80%	7.300%				5 Yrs	"

Second Mortgages

ADJUSTABLE RATE	80%	8.000%	8.327%	2%	7 % Up	5 Yrs	\$900.00 +
"	80%	8.400%	8.576%	"	"	10 Yrs	Actual Costs
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.