



## 1st Mortgage Rates

(Effective March 7, 2025 until changed)

| Subaccount Type         | Approximate Term  | Home Value | Annual Percentage Rate Fixed | Daily Periodic Rate | Vantage 4.0 Score |
|-------------------------|---|------------|------------------------------|---------------------|-------------------|
| <b>1st Mortgage</b>     | 10 Years  | 80% CLTV   | <b>5.740% - 6.740%</b>       | 0.015726%           | 660 or higher     |
| <b>1st Mortgage</b>     | 15 Years  | 80% CLTV   | <b>5.990% - 6.990%</b>       | 0.016411%           | 660 or higher     |
| <b>1st Mortgage</b>     | 20 Years  | 80% CLTV   | <b>6.125% - 7.125%</b>       | 0.0167808%          | 660 or higher     |
| <b>1st Mortgage</b>     | 30 Years  | 80% CLTV   | <b>6.250% - 7.250%</b>       | 0.0171233%          | 660 or higher     |
| <b>Fees</b>             |   |            |                              |                     |                   |
| <b>Loan Fees</b>        | No origination or lender fees charged by the credit union*  |            |                              |                     |                   |
| <b>Late Charge</b>      | If your payment is more than 10 days late we may charge you 5.0% of the payment or \$10.00, whichever is greater. |            |                              |                     |                   |
| <b>Collection Costs</b> | You promise to pay all costs of collecting the amount you owe under this agreement.                               |            |                              |                     |                   |

\*3rd party fees associated with this loan may be passed on to the borrower. Please see your Loan Estimate for details.

APR=Annual Percentage Rate. This is a fixed rate available to qualified borrowers on a 10-, 15-, 20- or 30-year term. Maximum 80% Loan-to-Value required. Mortgage loan proceeds may not be used to refinance existing Members 1st Credit Union loans. No early payoff penalties. The property must be a single family residence that is owner occupied (no rentals or investment properties). The Credit Union will not lend on mobile homes, manufactured homes, condos, or duplexes.

A 10 Year (120 month) 1st Mortgage of \$100,000 at 5.74% APR, would require 119 monthly payments at \$1,097.23 with one final payment of \$1,097.01.

A 15 year (180 month) 1st Mortgage of \$100,000 at 5.99% APR, would require 179 monthly payments at \$843.41 with one final payment of \$842.39.

A 20 year (240 month) 1st Mortgage of \$100,000 at 6.125% APR, would require 239 monthly payments at \$724. with one final payment of \$723.77.

A 30 year (360 month) 1st Mortgage of \$100,000 at 6.25% APR, would require 359 monthly payments at \$616.08 with one final payment of \$614.11.

