



## 1st Mortgage Rates

(Effective January 1, 2025 until changed)

Subaccount Type	Approximate Term	Home Value	Annual Percentage Rate Fixed	Daily Periodic Rate	FICO Score
<b>1st Mortgage</b>	10 Years	80% CLTV	<b>5.740% - 6.740%</b>	0.015726%	640 or higher
<b>1st Mortgage</b>	15 Years	80% CLTV	<b>5.990% - 6.990%</b>	0.016411%	640 or higher
<b>1st Mortgage</b>	20 Years	80% CLTV	<b>6.240% - 7.240%</b>	0.0170959%	640 or higher
<b>1st Mortgage</b>	30 Years	80% CLTV	<b>6.490% - 7.490%</b>	0.0177808%	640 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 6.24% APR, would require 239 monthly payments at \$730.48 with one final payment of \$728.80.

A 30 year (360 month) 1st Mortgage of \$100,000 at 6.49% APR, would require 359 monthly payments at \$631.6 with one final payment of \$627.29.

