



## Residential Mortgage Rates

11/30/2018

FIXED RATE PROGRAMS	INTEREST RATE	POINTS	APR *	**MONTHLY PAYMENTS PER \$1,000 BORROWED
7 Years	4.625 %	0	4.655 %	\$13.96
10 Years	4.625 %	0	4.647 %	\$10.42
15 Years	4.625 %	0	4.640 %	\$ 7.71
20 Years	4.625 %	0	4.637 %	\$ 6.39
30 Years	4.750 %	0	4.759 %	\$ 5.22
30 Years *** First Time Homebuyers	4.625 %	0	4.634 %	\$ 5.14

### JUMBO RATE PROGRAMS

7 Years	5.125 %	0	5.135 %	\$14.19
10 Years	5.125 %	0	5.132 %	\$10.67
15 Years	5.125 %	0	5.130 %	\$ 7.97
20 Years	5.125 %	0	5.129 %	\$ 6.67
30 Years	5.250 %	0	5.253 %	\$ 5.52

### Features:

- One to Four Family Owner Occupied Properties
- 45 Day Rate Lock Available (See Loan Officer for details)
- Residential Purchases require 5% down payment (PMI required if less than 20% down payment).
- Maximum Loan to Value for Cash Out Refinances up to 75%
- Jumbo Mortgages – 1<sup>st</sup> Mortgage – Single Family > \$453,100 (Speak with Loan Officer for details)

### DISCLOSURE:

\* All references to APR are for Annual Percentage Rate APR – Assumes 20% down payment

\*\* Payments do not include taxes and insurance premiums.

\*\*\* See Loan Officer for details about our First Time Homebuyers Program.

Rates Subject to Change Without Notice  
Pilgrim Bank NMLS# 527760

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