



## Residential Mortgage Rates

1/11/2019

FIXED RATE PROGRAMS	INTEREST RATE	POINTS	APR *	**MONTHLY PAYMENTS PER \$1,000 BORROWED
7 Years	4.250 %	0	4.280 %	\$13.78
10 Years	4.250 %	0	4.271 %	\$10.24
15 Years	4.250 %	0	4.265 %	\$ 7.52
20 Years	4.250 %	0	4.262 %	\$ 6.19
30 Years	4.500 %	0	4.509 %	\$ 5.07
30 Years *** First Time Homebuyers	4.375 %	0	4.384 %	\$ 4.99

### JUMBO RATE PROGRAMS

7 Years	4.750 %	0	4.759 %	\$14.02
10 Years	4.750 %	0	4.757 %	\$10.48
15 Years	4.750 %	0	4.755 %	\$ 7.78
20 Years	4.750 %	0	4.754 %	\$ 6.46
30 Years	5.000 %	0	5.003 %	\$ 5.37

### 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 > \$484,350 (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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