



## Residential Mortgage Rates

2/08/2019

FIXED RATE PROGRAMS	INTEREST RATE	POINTS	APR *	**MONTHLY PAYMENTS PER \$1,000 BORROWED
7 Years	4.125 %	0	4.155 %	\$13.73
10 Years	4.125 %	0	4.146 %	\$10.18
15 Years	4.125 %	0	4.140 %	\$ 7.46
20 Years	4.250 %	0	4.262 %	\$ 6.19
30 Years	4.375 %	0	4.384 %	\$ 4.99
30 Years *** First Time Homebuyers	4.250 %	0	4.258 %	\$ 4.92

### JUMBO RATE PROGRAMS

7 Years	4.625 %	0	4.634 %	\$13.96
10 Years	4.625 %	0	4.632 %	\$10.42
15 Years	4.625 %	0	4.630 %	\$ 7.71
20 Years	4.750 %	0	4.754 %	\$ 6.46
30 Years	4.875 %	0	4.878 %	\$ 5.29

### 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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