



Residential Mortgage Rates

4/12/2019

FIXED RATE PROGRAMS	INTEREST RATE	POINTS	APR *	**MONTHLY PAYMENTS PER \$1,000 BORROWED
7 Years	4.000 %	0	4.030 %	\$13.67
10 Years	4.000 %	0	4.021 %	\$10.12
15 Years	4.000 %	0	4.015 %	\$ 7.40
20 Years	4.125 %	0	4.137 %	\$ 6.13
30 Years	4.250 %	0	4.258 %	\$ 4.92
30 Years *** First Time Homebuyers	4.125 %	0	4.133 %	\$ 4.85

JUMBO RATE PROGRAMS

7 Years	4.500 %	0	4.509 %	\$13.90
10 Years	4.500 %	0	4.507 %	\$10.36
15 Years	4.500 %	0	4.505 %	\$ 7.65
20 Years	4.625 %	0	4.629 %	\$ 6.39
30 Years	4.750 %	0	4.753 %	\$ 5.22

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 – 1st 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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