**30 Year ADJUSTABLE RATE MORTGAGE LOANS**

**Rates effective as of 10-05-2018 and are subject to change without notice.**

**Ask us about Construction-Permanent financing options.**

**Type Interest Rate APR\* Initial Payment per $1,000(6)**

**1/1 ARM (1) 3.500% 3.774% $4.49 (7)**

**3/1 ARM (2) 4.000% 3.852% $4.77 (8)**

**5/1 ARM (3) 4.375% 4.022% $4.99 (9)**

**7/1 ARM (4) 4.500% 4.155% $5.07 (10)**

**10/1 ARM (5) 4.875% 4.508% $5.29 (11)**

**\*Annual Percentage Rate based on a loan amount of $75,000.00.**

**1 Interest rate is variable and may increase after the first year.**

**2 Interest rate is fixed for the first 3 years and may adjust annually thereafter.**

**3 Interest rate is fixed for the first 5 years and may adjust annually thereafter.**

**4 Interest rate is fixed for the first 7 years and may adjust annually thereafter.**

**5 Interest rate is fixed for the first 10 years and may adjust annually thereafter.**

**6 Monthly payments shown do not include property taxes and insurances. Actual payment obligation will be greater. Payments shown assume a 30 year term.**

**7 Monthly payments shown for the first year. Payments may increase beginning in year 2.**

**8 Monthly payments shown for the first 3 years. Payments may increase beginning in year 4.**

**9 Monthly payments shown for the first 5 years. Payments may increase beginning in year 6.**

**10 Monthly payments shown for the first 7 years. Payments may increase beginning in year 8.**

**11 Monthly payments shown for the first 10 years. Payments may increase beginning in year 11.**