

30 Year ADJUSTABLE RATE MORTGAGE LOANS

Rates effective as of 03-04-2020 and are subject to change without notice.

Ask us about Construction-Permanent financing options.

<u>Type</u>	<u>Interest Rate</u>	<u>APR*</u>	<u>Initial Payment per \$1,000⁽⁵⁾</u>
3/1 ARM ⁽¹⁾	3.875%	3.795%	\$4.63 ⁽⁶⁾
5/1 ARM ⁽²⁾	4.00%	3.885%	\$4.77 ⁽⁷⁾
7/1 ARM ⁽³⁾	4.00%	3.914%	\$4.77 ⁽⁹⁾
10/1 ARM ⁽⁴⁾	4.25%	4.108%	\$4.92 ⁽⁹⁾

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

- 1 Interest rate is fixed for the first 3 years and may adjust annually thereafter.**
- 2 Interest rate is fixed for the first 5 years and may adjust annually thereafter.**
- 3 Interest rate is fixed for the first 7 years and may adjust annually thereafter.**
- 4 Interest rate is fixed for the first 10 years and may adjust annually thereafter.**
- 5 Monthly payments shown do not include taxes and insurances. Actual payment obligation will be greater. Payments shown assume a 30 year term.**
- 6 Monthly payments shown for the first 3 years. Payments may increase beginning in year 4.**
- 7 Monthly payments shown for the first 5 years. Payments may increase beginning in year 6.**
- 8 Monthly payments shown for the first 7 years. Payments may increase beginning in year 8.**
- 9 Monthly payments shown for the first 10 years. Payments may increase beginning in year 11.**