



A home valued at \$250,000, a down payment of \$50,000 and a loan of \$200,000 with a 6.500% would have the following payments, terms, and Annual Percentage Rate(APR):

- 15-year mortgage would have 180 monthly payments of \$1,743 each and APR of 6.518%.
- 20-year mortgage would have 240 monthly payments of \$1,492 each and APR of 6.515%.
- 30-year mortgage would have 360 monthly payments of \$1,265 each and APR of 6.513%.

Amounts may be rounded up. Additional fees include a Loan Fee of \$175.00 and a Flood Determination fee of \$22.50. Other fees may apply. If the down payment is less than 20%, mortgage insurance may be needed, which could increase the monthly payment and APR.

The following additional disclosures apply:

- The APR is based on representative loan amount for stated term.
- Origination and discount fees do apply.
- Rates and terms are subject to change without notice. Interest rates assume credit history in good standing.
- All loan applications are subject to credit and property approval. Hazard insurance is required. Flood insurance may be required. Additional fees and closing costs apply.
- Rates are subject to increase after the initial fixed-rate period of 1, 3, 5, or 7 years.
- Assumes no subordinate financing.
- Maximum loan limits and minimum equity/down payment requirements apply.
- Other restrictions may apply.
- Additional rates and programs are available.