

8/2017



REAL ESTATE RATE SHEET

FIRST MORTGAGES

All first mortgage requests must be deferred to lending personnel for privacy and documentation controls. Centennial Leasing Guidelines will be followed.

SECOND MORTGAGES

Term / Rate / APR

10 Year 6.50% 6.73% *

15 Year 6.75% 6.91% *

20 Year NOT OFFERED

* assumes a \$25,000.00 loan request

Variable Rate Home Equity Line of Credit (HELOC)

Rate is based on Wall Street Journal Prime Rate. Rate and payment may change quarterly. As of 8/01/2017, that Prime Rate is 4.25%

Bronze = Prime Rate plus (+) .50%

Minimum Floor Rate = 4.75%, Combined Loan to Value (CLTV) = 90%

Silver = Prime Rate

Minimum Floor Rate = 4.75%, Combined Loan to Value (CLTV) = 85%, Credit = A & B

Gold = Prime Rate

Minimum Floor Rate = 3.99%, Combined Loan to Value (CLTV) = 80%, Credit = A

Platinum = Prime Rate (-) 1.0% (Not Currently Offered)

Minimum Floor Rate = 4.75%, Combined Loan to Value (CLTV) = 80%, Credit = A

FEES

Fees for real estate loans can vary, and they include (but are not limited to):

- Appraisal
- Title Policy
- Filing Fees
- Document Preparation
- Origination