

Mortgage Rates

Effective Date:

Secondary Market Fixed Rates

	0 Points	1.00 Point
30-Year		
20-Year		
15-Year		
10-Year		

SIU Credit Union In-House Fixed Rates

	0 Points	1.00 Point
30-Year		
20-Year		
15-Year		
10-Year		

Up to 90% LTV with PMI

SIU Credit Union In-House Adjustable

0 Points
5/5 ARM

All listed interest rates are based on loan amounts \$100,000 - \$149,000 with 5% down payment and credit score \geq 740.

Government Loans

Current Government Loans we offer.



FHA Loans

Federal Housing Administration, which is part of HUD, insures the loan.



VA Loans

Veterans Home Loans backed by the U.S. Dept. of Veterans Affairs.



USDA Loans

Rural Development Loans insured by the U.S. Dept. of Rural Development.

Call us for current rates or more information on these loans at 618-457-3595, ext. 3501.

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Mortgage Loan Originator

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618-457-3595, ext. 3501

siucu.org

This realtor information sheet is not to be used for advertising purposes. Other rates and terms available. Individual rate is determined by risk based scoring, loan to value, and amount borrowed. Your actual rate may vary. Offer subject to credit approval. All rates subject to change of any time without notice. PMI required on loans where LTV exceeds 80%. Membership required. Federally insured by NCUA. Call 800-449-7301, ext. 3501 for additional details.

