

Mortgage Rates

Effective Date: 06/10/2019

Secondary Market Fixed Rates

| | 30-year | 20-year | 15-year | 10-year |
|-------------|---------|---------|---------|---------|
| 0 Points | 3.875% | 3.750% | 3.375% | 3.375% |
| 1.00 Points | 3.625% | 3.500% | 3.125% | 3.125% |

SIU Credit Union In House Fixed Rates

Up to 90% LTV with PMI

| | 30-year | 20-year | 15-year | 10-year |
|----------|---------|---------|---------|---------|
| 0 Points | N/A | N/A | N/A | N/A |

SIU Credit Union In House Adjustable Rates

| | 15-year | 10-year |
|-------------|---------|---------|
| 1.00 Points | N/A | N/A |
| 1.00 Points | N/A | N/A |

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

Government Rates

| | 30-year | 20-year | 15-year |
|-------------------------------|---------|---------|---------|
| FHA Fixed | 4.500% | 4.250% | 4.000% |
| Credit Score | 600-739 | 640-659 | |
| VA Fixed | 4.375% | 4.250% | N/A |
| Credit Score | | 640-680 | |
| USDA Rural Development | 4.250% | N/A | N/A |
| Credit Score | | | |

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