

# 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
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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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618-457-3595, ext. 3501

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