



Rates as of: **November 20, 2024**

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**FIXED RATE SINGLE FAMILY OWNER OCCUPIED MORTGAGE RATES:**

<b>Purchase</b>	<b>RATE</b>	<b><u>Annual Percentage Rate</u></b> <b><u>(APR)</u></b>	<b><u>Monthly Principal &amp; Interest</u></b> <i>Based on a \$260,000 Loan Amount</i>
30 Year	6.250	6.382	360 monthly payments of \$1,600.86
20 Year	6.125	6.299	240 monthly payments of \$1,881.52
15 Year	5.875	6.091	180 monthly payments of \$2,176.51

Actual payment may increase due to taxes, hazard insurance and mortgage insurance where applicable.

<b>Construction</b>	<b>RATE</b>	<b><u>Annual Percentage Rate</u></b> <b><u>(APR)</u></b>	<b><u>Monthly Principal &amp; Interest</u></b> <i>Based on a \$260,000 Loan Amount</i>
30 Year	6.500	6.687	360 monthly payments of \$1,643.38
20 Year	6.375	6.618	240 monthly payments of \$1,919.40
15 Year	6.125	6.424	180 monthly payments of \$2,211.62

Actual payment may increase due to taxes, hazard insurance and mortgage insurance where applicable.

<b>Refinance</b>	<b>RATE</b>	<b><u>Annual Percentage Rate</u></b> <b><u>(APR)</u></b>	<b><u>Monthly Principal &amp; Interest</u></b> <i>Based on a \$180,000 Loan Amount</i>
30 Year	6.500	6.651	360 monthly payments of \$1,137.72
20 Year	6.375	6.572	240 monthly payments of \$1,328.82
15 Year	6.125	6.370	180 monthly payments of \$1,531.12

Actual payment may increase due to taxes, hazard insurance and mortgage insurance where applicable.

<b>Home Equity</b>	<b>RATE</b>	<b><u>Annual Percentage Rate</u></b> <b><u>(APR)</u></b>	<b><u>Monthly Principal &amp; Interest</u></b> <i>Based on a \$60,000 Loan Amount</i>
20 Year	7.375	7.506	240 monthly payments of \$478.78
15 Year	7.250	7.411	180 monthly payments of \$547.72
10 Year	7.125	7.349	120 monthly payments of \$700.52

Actual payment may increase due to taxes, hazard insurance and mortgage insurance where applicable.

**Home Equity Line of Credit (HELOC)** *Click here for more information on HELOCs*

Home Equity Lines of Credit also available. Call or visit your nearest Branch Office for current rates.

*Interest rates and annual percentage rates (APRs) are based on our current pricing, are for informational purposes only and are subject to change without notice.*

*Advertised APR is based on a set of loan assumptions. Your APR and terms may be different, contact one of our home loan specialists by calling 1-800-331-3225 or visiting the Branch Office nearest you for a specialized quote.*

*Loan subject to applicable closing costs.*

*Certain terms, conditions and restrictions may apply.*

**Start your home loan application at [www.yakimafed.com](http://www.yakimafed.com)**

