



Rates as of: **December 11, 2024**

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FIXED RATE SINGLE FAMILY OWNER OCCUPIED MORTGAGE RATES:

<u>Purchase</u>	<u>RATE</u>	<u>Annual Percentage Rate (APR)</u>	<u>Monthly Principal & Interest</u> <i>Based on a \$260,000 Loan Amount</i>
30 Year	6.125	6.256	360 monthly payments of \$1,579.79
20 Year	6.000	6.173	240 monthly payments of \$1,862.72
15 Year	5.750	5.965	180 monthly payments of \$2,159.07

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

<u>Construction</u>	<u>RATE</u>	<u>Annual Percentage Rate (APR)</u>	<u>Monthly Principal & Interest</u> <i>Based on a \$260,000 Loan Amount</i>
30 Year	6.375	6.560	360 monthly payments of \$1,622.06
20 Year	6.250	6.491	240 monthly payments of \$1,900.41
15 Year	6.000	6.297	180 monthly payments of \$2,194.03

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

<u>Refinance</u>	<u>RATE</u>	<u>Annual Percentage Rate (APR)</u>	<u>Monthly Principal & Interest</u> <i>Based on a \$180,000 Loan Amount</i>
30 Year	6.375	6.525	360 monthly payments of \$1,122.97
20 Year	6.250	6.446	240 monthly payments of \$1,315.67
15 Year	6.000	6.244	180 monthly payments of \$1,518.94

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

<u>Home Equity</u>	<u>RATE</u>	<u>Annual Percentage Rate (APR)</u>	<u>Monthly Principal & Interest</u> <i>Based on a \$60,000 Loan Amount</i>
20 Year	7.250	7.380	240 monthly payments of \$474.23
15 Year	7.125	7.286	180 monthly payments of \$543.50
10 Year	7.000	7.223	120 monthly payments of \$696.65

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

