



Rates as of: **January 15, 2025**

Checking • Home Loans • Savings

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	6.500	6.634	360 monthly payments of \$1,643.38
20 Year	6.375	6.550	240 monthly payments of \$1,919.40
15 Year	6.125	6.343	180 monthly payments of \$2,211.62

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	6.750	6.940	360 monthly payments of \$1,686.36
20 Year	6.625	6.870	240 monthly payments of \$1,957.67
15 Year	6.375	6.676	180 monthly payments of \$2,247.05

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	6.750	6.903	360 monthly payments of \$1,167.48
20 Year	6.625	6.824	240 monthly payments of \$1,355.31
15 Year	6.375	6.622	180 monthly payments of \$1,555.65

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	7.625	7.757	240 monthly payments of \$487.95
15 Year	7.500	7.662	180 monthly payments of \$556.21
10 Year	7.375	7.600	120 monthly payments of \$708.30

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

