



Rates as of: **February 19, 2025**

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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 &amp; Interest</u> <i>Based on a \$260,000 Loan Amount</i>
30 Year	6.375	6.508	360 monthly payments of \$1,622.06
20 Year	6.250	6.424	240 monthly payments of \$1,900.41
15 Year	6.000	6.217	180 monthly payments of \$2,194.03

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 &amp; Interest</u> <i>Based on a \$260,000 Loan Amount</i>
30 Year	6.625	6.813	360 monthly payments of \$1,664.81
20 Year	6.500	6.744	240 monthly payments of \$1,938.49
15 Year	6.250	6.550	180 monthly payments of \$2,229.30

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 &amp; Interest</u> <i>Based on a \$180,000 Loan Amount</i>
30 Year	6.625	6.777	360 monthly payments of \$1,152.56
20 Year	6.500	6.698	240 monthly payments of \$1,342.03
15 Year	6.250	6.496	180 monthly payments of \$1,543.36

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 &amp; Interest</u> <i>Based on a \$60,000 Loan Amount</i>
20 Year	7.500	7.631	240 monthly payments of \$483.36
15 Year	7.375	7.537	180 monthly payments of \$551.95
10 Year	7.250	7.475	120 monthly payments of \$704.41

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)**

