



Rates as of: **February 5, 2025**

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FIXED RATE SINGLE FAMILY OWNER OCCUPIED MORTGAGE RATES:

Purchase	RATE	<u>Annual Percentage Rate</u> <u>(APR)</u>	<u>Monthly Principal & 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.

Construction	RATE	<u>Annual Percentage Rate</u> <u>(APR)</u>	<u>Monthly Principal & 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.

Refinance	RATE	<u>Annual Percentage Rate</u> <u>(APR)</u>	<u>Monthly Principal & 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.

Home Equity	RATE	<u>Annual Percentage Rate</u> <u>(APR)</u>	<u>Monthly Principal & 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

