

Rates as of: March 12, 2025

## FIXED RATE SINGLE FAMILY OWNER OCCUPIED MORTGAGE RATES:

<u>Purchase</u>	<u>RATE</u>	Annual Percentage Rate (APR)	Monthly Principal & Interest  Based on a \$260,000 Loan Amount
30 Year	6.000	6.130	360 monthly payments of \$1,558.83
20 Year	5.875	6.047	240 monthly payments of \$1,844.02
15 Year	5.625	5.840	180 monthly payments of \$2,141.70
Actual payment may inc	crease due to taxes hazar	d insurance and mortgage insurance	where applicable

		Annual Percentage Rate	Monthly Principal & Interest
<b>Construction</b>	<u>RATE</u>	<u>(APR)</u>	Based on a \$260,000 Loan Amount
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.

		Annual Percentage Rate	Monthly Principal & Interest
<u>Refinance</u>	<u>RATE</u>	<u>(APR)</u>	Based on a \$180,000 Loan Amount
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
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Actual payment may increase due to taxes, hazard insurance and mortgage insurance where applicable.

Home Equity	RATE	Annual Percentage Rate (APR)	Monthly Principal & Interest  Based on a \$60,000 Loan Amount
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

