

Real Estate Loan Rates

Mortgage rates listed below are current as of 5/17/2012 at 10:41 AM.

Rates are subject to change at anytime.

Multiply the payment factor by each thousand dollars borrowed for the monthly payment.

The rates and points listed below do not take into consideration possible adjustments based on an evaluation of the following: Member's credit score, Loan-to-Value, Combined Loan-to-Value, subordinate financing, occupancy, appraised value, down payment, property type, property use and loan purpose; so rates and points may differ for individuals.
For more information on rates, additional products or to apply for a mortgage loan, speak to a loan advisor at **301-497-7000** or **800-787-8328, ext. 7218**.

First Mortgage Rates — Fixed

Loan Type	Rates <small>as low as</small>	Points	APR <small>as low as</small>	Payment Factor <small>(Per \$1,000)</small>
30 Year	4.000%	None	4.047%	\$4.7742
30 Year	3.875%	1.00%	4.005%	\$4.7024
30 Year	3.625%	2.75%	3.899%	\$4.5605
30 Year - 100% Financing*	4.000%	None	4.047%	\$4.7742
30 Year - 100% Financing*	3.875%	1.00%	4.005%	\$4.7024
30 Year - 100% Financing*	3.625%	2.75%	3.899%	\$4.5605
30 Year VA	4.375%	None	4.424%	\$4.9929
30 Year VA	4.250%	1.00%	4.384%	\$4.9194
30 Year VA	4.000%	2.75%	4.281%	\$4.7742
20 Year	3.750%	None	3.813%	\$5.9289
20 Year	3.625%	1.00%	3.803%	\$5.8640
20 Year	3.375%	3.50%	3.842%	\$5.7356
15 Year	3.375%	None	3.453%	\$7.0876
15 Year	3.250%	0.75%	3.437%	\$7.0267
15 Year	3.125%	1.50%	3.421%	\$6.9661
10 Year	3.125%	None	3.236%	\$9.7139
10 Year	3.000%	0.75%	3.269%	\$9.6561
10 Year	2.875%	1.50%	3.302%	\$9.5985
30 Year Jumbo	4.625%	None	4.648%	\$5.1414
30 Year Jumbo	4.500%	1.00%	4.609%	\$5.0669
30 Year Jumbo	4.250%	2.75%	4.508%	\$4.9194
15 Year Jumbo	4.250%	None	4.288%	\$7.5228
15 Year Jumbo	4.125%	0.75%	4.274%	\$7.4597
15 Year Jumbo	4.000%	1.50%	4.288%	\$7.3969
10 Year Jumbo	4.000%	None	4.052%	\$10.1245
10 Year Jumbo	3.875%	0.75%	4.055%	\$10.0652
10 Year Jumbo	3.750%	1.50%	4.122%	\$10.0061
15 Year Land	3.750%	None	3.813%	\$7.2722
15 Year Land	3.625%	0.75%	3.798%	\$7.2104
15 Year Land	3.500%	1.50%	3.784%	\$7.1488
40 Year	4.625%	None	4.667%	\$4.5763
40 Year	4.500%	0.75%	4.594%	\$4.4956
40 Year	4.250%	2.75%	4.484%	\$4.3362

Real Estate Loan Rates

Mortgage rates listed below are current as of 5/17/2012 at 10:41 AM.

Rates are subject to change at anytime.

Multiply the payment factor by each thousand dollars borrowed for the monthly payment.

First Mortgage Rates — Adjustable Rate				
Loan Type	Rates as low as	Points	APR as low as	Payment Factor (Per \$1,000)
1 Year ARM	3.000%	None	2.997%	\$4.2160
1 Year ARM	2.625%	0.25%	2.987%	\$4.0165
3 Year ARM	3.125%	None	3.032%	\$4.2838
3 Year ARM	2.750%	0.75%	3.008%	\$4.0824
5 Year ARM	3.250%	None	3.098%	\$4.3521
5 Year ARM	2.875%	1.00%	3.046%	\$4.1489
7 Year ARM	3.750%	None	3.368%	\$4.6312
7 Year ARM	3.375%	1.00%	3.272%	\$4.4210
7/23 Two Step	4.000%	None	4.332%	\$4.7742
7/23 Two Step	3.625%	1.00%	4.237%	\$4.5605
1 Year ARM Jumbo	3.375%	None	3.233%	\$4.4210
1 Year ARM Jumbo	3.000%	0.25%	3.223%	\$4.2160
3 Year ARM Jumbo	3.500%	None	3.287%	\$4.4904
3 Year ARM Jumbo	3.125%	0.75%	3.262%	\$4.2838
5 Year ARM Jumbo	3.625%	None	3.369%	\$4.5605
5 Year ARM Jumbo	3.250%	1.00%	3.317%	\$4.3521
7 Year ARM Jumbo	4.125%	None	3.657%	\$4.8465
7 Year ARM Jumbo	3.750%	1.00%	3.560%	\$4.6312
7/23 Two Step Jumbo	4.375%	None	4.615%	\$4.9929
7/23 Two Step Jumbo	4.000%	1.00%	4.519%	\$4.7742

Bridge Loan Rates				
Loan Type	Rates	Points	APR	Payment Factor (Per \$1,000)
1 Year Balloon (No Monthly Payments)	7.750%	None	7.779%	N/A
15 Year (30-Year Amortization - Monthly Payments)	7.125%	None	7.125%	\$6.7372

Notes for First Mortgage Rates:

Second Home/Vacation Home loans are available on most products; rate will be .25% higher.

Mobile Home/Manufactured Home mortgages are available for fixed-rate loans only; rates will be .5% higher.

- APR for conforming loans based on \$100,000 loan amount and \$400 in other fees.
- APR for non-conforming loans based on \$500,000 loan amount and \$400 in other fees.

* 100% financing is only available on purchase transactions in MD and VA.

Real Estate Loan Rates

Mortgage rates listed below are current as of 5/17/2012 at 10:41 AM.
 Rates are subject to change at anytime.

Multiply the payment factor by each thousand dollars borrowed for the monthly payment.

Home Equity Rates				
Loan Type	Rate %	Points	APR %	Payment Factor (Per \$1,000)
Fixed				
15 Year (30-Year Amortization)	7.125%	None	7.125%	\$6.7372
15 Year	7.000%	None	7.000%	\$8.9883
10 Year	6.625%	None	6.625%	\$11.4185
7 Year up to 80% LTV*	4.490%	None	4.490%	\$13.8955
7 Year from 80.01% to 100% LTV	7.000%	None	7.000%	\$15.0927
5 Year up to 80% LTV*	3.990%	None	3.990%	\$18.4120
5 Year from 80.01% to 100% LTV	6.500%	None	6.500%	\$19.5661
Adjustable Rate				
1 Year ARM (15-Year Term)	5.750%	None	3.344%	\$8.3041

For 10 and 15 year loans with LTV higher than 80%, add 1%.

Line of Credit Adjustable Rate				
Home Equity Line of Credit up to 80% LTV	2.750%	None	2.750%	\$2.2917
Home Equity Line of Credit from 80.01% to 100% LTV	4.250%	None	4.250%	\$3.5417

Home Equity Line of Credit minimum monthly payment will be based on the outstanding balance.
 APR can change each quarter. The maximum APR is 18%.

Current Rate Indexes				
ARM Index 1 Year Treasury	0.180%			
ARM Index 10 Year Treasury	1.880%			



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency

