



**NEED HELP?
HOME BUYING?
REFINANCING ?**

Visit our
**MORTGAGE
MARKETPLACE**
at **APLFCU.org**
to learn the
processes and gain
valuable tips. You
can also sign up for
our **RATE TRACKER
ALERT**
that will e-mail you
when rates reach
your desired level.

Applying online will also
provide **COST
ESTIMATES**
and **PRE-APPROVAL
LETTERS.**

**Average Prime Offer Rate
(APOR) as of 4/17/18**

10 year fixed	3.85
15 year fixed	3.93
20 year fixed	3.93
30 year fixed	4.45
5/1 ARM	4.42
7/1 ARM	4.33
10/1 ARM	4.21

APOR rates used from FFIEC
for compliance on Regulation
C (HMDA) and Regulation Z
(TILA)

<https://www.ffiec.gov/ratespread/portables.htm>

**APPLY ONLINE
at
APLFCU.org**

APL FEDERAL CREDIT UNION MORTGAGE RATES

4/19/2018

Fixed Rate First Mortgage Loans					
Loan Amounts From \$100,000 to \$453,100			Loan Amounts Over \$453,100		
Product	Rate	Points	Product	Rate	Points
30 Year Conforming	4.250%	1.000	30 Year Jumbo	4.375%	1.125
	4.375%	0.375		4.500%	0.750
	4.500%	0.000		4.625%	0.000
15 Year Conforming	3.750%	1.000	15 year Jumbo	4.250%	1.000
	3.750%	1.000		4.375%	0.625
	3.875%	0.000		4.500%	0.000
Conforming Jumbo Loans Limits Vary by County Howard County Limit = \$517,500					
20 Year Conforming	4.125%	1.000	30 Year Conforming Jumbo	4.500%	1.000
	4.125%	1.000		4.750%	0.000
	4.250%	0.000			
10 Year Conforming	3.625%	1.125	15 Year Conforming Jumbo	3.875%	1.000
	3.750%	0.750		4.125%	0.000
	4.000%	0.000			
Lender Paid PMI (Private Mortgage Insurance) Loans					
30 year Conforming	4.750%	1.000	30 year Conforming Jumbo	4.875%	1.000
	5.000%	0.000		5.375%	0.000
Adjustable Rate First Mortgage Loans					
5/1 ARM	3.625%	0.000	5/1 Jumbo ARM	4.125%	0.000
7/1 ARM	3.750%	0.000	7/1 Jumbo ARM	4.250%	0.000
10/1 ARM	4.000%	0.000	5/5 ARM	3.625%	
Government (VA/FHA) Loan Rates					
30 Year FHA	4.000%	0.500	30 Year VA	4.000%	0.750
	4.125%	0.000		4.250%	0.000
15 Year FHA	3.625%	1.000	15 Year VA	3.625%	1.000
	3.875%	0.000		3.875%	0.000
Home Equity Loans & Lines of Credit					
Home Equity Line of Credit		4.750%	3 YR. MINI Home Equity		2.990%
Visit aplfcu.org for complete details and borrowing limits on our home equity loans and lines of credit			6 YR. MINI Home Equity		3.990%
			9 YR. MINI Home Equity		4.250%
			12 YR. MINI Home Equity		4.600%

First mortgage adjustments may apply based on credit score, cash-out, property type, location and Loan to Value. Pricing options above provide a 50 day lock period.

JUMBO loan pricing based on 70% LTV and excellent credit. APL FCU is an Equal Opportunity Lender. Because actual rates may change prior to their publication, please contact our Loan Department to confirm available interest rates and points.