



## APL FEDERAL CREDIT UNION MORTGAGE RATES

3/26/2019

### 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 3/26/2019

10 year fixed	4.09
15 year fixed	3.77
20 year fixed	3.77
30 year fixed	4.31
5/1 ARM	4.77
7/1 ARM	4.65
10/1 ARM	4.52

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**

<b>Fixed Rate First Mortgage Loans</b>					
Loan Amounts From \$100,000 to \$484,350			Loan Amounts Over \$484,350		
Product	Rate	Points	Product	Rate	Points
<b>30 Year Conforming</b>	3.625%	1.250	<b>30 Year Jumbo</b>	4.125%	1.000
	3.750%	0.625		4.250%	0.250
	3.875%	0.000		4.375%	0.000
<b>15 Year Conforming</b>	3.125%	1.000	<b>15 year Jumbo</b>	4.000%	0.625
	3.375%	0.375		4.125%	0.250
	3.500%	0.000		4.250%	0.000
<b>Conforming Jumbo Loans Limits Vary by County Howard County Limit = \$517,500</b>					
<b>20 Year Conforming</b>	3.500%	1.000	<b>30 Year Conforming Jumbo</b>	4.000%	0.625
	3.625%	0.500		4.250%	0.000
	3.750%	0.000	<b>15 Year Conforming Jumbo</b>	3.500%	1.000
<b>10 Year Conforming</b>	3.250%	1.000		3.875%	0.000
	3.500%	0.375			
	3.625%	0.000			
<b>Lender Paid PMI (Private Mortgage Insurance) Loans</b>					
<b>30 year Conforming</b>	4.375%	1.000	<b>30 year Conforming Jumbo</b>	4.500%	1.000
	4.625%	0.000		4.750%	0.000
<b>Adjustable Rate First Mortgage Loans</b>					
<b>5/1 ARM</b>	3.875%	0.000	<b>5/1 Jumbo ARM</b>	3.625%	0.000
<b>7/1 ARM</b>	3.875%	0.000	<b>7/1 Jumbo ARM</b>	3.750%	0.000
<b>10/1 ARM</b>	4.000%	0.000	<b>5/5 ARM</b>	3.875%	0.000
<b>Government (VA/FHA) Loan Rates</b>					
<b>30 Year FHA</b>	3.500%	0.500	<b>30 Year VA</b>	3.625%	0.500
	3.625%	0.000		3.750%	0.000
<b>15 Year FHA</b>	3.500%	0.750	<b>15 Year VA</b>	3.625%	0.500
	3.625%	0.000		3.750%	0.000
<b>Home Equity Loans &amp; Lines of Credit</b>					
<b>Home Equity Line of Credit</b>		5.500%	<b>3 YR. MINI Home Equity</b>		2.990%
Visit <a href="http://aplfcu.org">aplfcu.org</a> for complete details and borrowing limits on our home equity loans and lines of credit			<b>6 YR. MINI Home Equity</b>		3.990%
			<b>9 YR. MINI Home Equity</b>		4.250%
			<b>12 YR. MINI Home Equity</b>		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 these rates may have changed since publication, please  
contact our Loan Department to confirm current interest rates and points.