



Rev: 11/15/2022

## REAL ESTATE RATE SHEET

### FIRST MORTGAGES

All first mortgage requests must be deferred to lending personnel for privacy and documentation controls. Centennial Leasing Guidelines will be followed.

### SECOND MORTGAGES (Fixed Rate 2<sup>nd</sup> Mortgages)

TERM	RATE	APR*
5 Year	5.25%	6.07%**
10 Year	6.75%	7.20%**
15 Year	7.75%	8.08%**
20 Year	<b>NOT CURRENTLY OFFERED</b>	

\*APR = Annual Percentage Rate

\*\*Assumes a \$25,000 loan request

### Variable Rate Home Equity Line of Credit (HELOC)

Rate and payment may change quarterly. As of **11/03/2022**, the Prime Rate is **7.00%**

PLATINUM	<b>NOT CURRENTLY OFFERED</b>	
<b>GOLD</b>	Current Prime Rate	Floor Limit = 3.99% <b>Prime Rate: 7.00%</b>
	Combined Loan to Value (CLTV) = 80%	Credit = A
<b>SILVER</b>	Current Prime Rate	Floor Limit = 4.75% <b>Prime Rate: 7.00%</b>
	Combined Loan to Value (CLTV) = 85%	Credit = A or B
<b>BRONZE</b>	Current Prime Rate + .50%	Floor Limit = 4.75% <b>Prime Rate 7.00% + .5% = 7.5%</b>
	Combined Loan to Value (CLTV) = 90%	Credit = W.A.C.*

\*W.A.C. = With Approved Credit

### FEES

Fees for real estate loans can vary, and they include (but are not limited to):

- Appraisal
- Title Policy
- Filing Fees
- Document Preparation
- Origination