



Rev: 12/10/2025

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 2nd Mortgages)

TERM	RATE	APR*
5 Year	6.00%	6.41%**
10 Year	7.00%	7.54%**
15 Year	8.00%	8.40%**
20 Year	NOT CURRENTLY OFFERED	

*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 **12/10/2025**, the Prime Rate is **6.75%**

PLATINUM	Current Prime Rate (-) 1%	Floor Limit = 4.75% Prime Rate: 6.75% - 1% = 5.75%
	Combined Loan to Value (CLTV) = 75%	Credit = A
GOLD	Current Prime Rate	Floor Limit = 4.75% Prime Rate: 6.75%
	Combined Loan to Value (CLTV) = 80%	Credit = A
SILVER	Current Prime Rate	Floor Limit = 4.75% Prime Rate: 6.75%
	Combined Loan to Value (CLTV) = 85%	Credit = A or B
BRONZE	Current Prime Rate (+) .50%	Floor Limit = 4.75% Prime Rate 6.75% + .5% = 7.25%
	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