



# First Mortgage Rates (Purchase or Refinance)

Current as February 3, 2012 and are subject to change without notice.

703-709-8921

1-866-709-8921

www.nwfcu.org

Purchase Fixed Rate Conforming <sup>1, 2, 4</sup>						
Loan Type	Rates as low as	Discount Points	APR*	Rates as low as	Discount Points	APR*
40 - Year	4.375%	0.000	4.429%	4.250%	0.750	4.356%
30 - Year	3.875%	0.000	3.939%	3.750%	0.750	3.876%
20 - Year	3.750%	0.000	3.839%	3.625%	0.750	3.800%
15 - Year	3.250%	0.000	3.326%	3.125%	0.750	3.310%
10 - Year	3.000%	0.000	3.110%	2.875%	0.750	3.143%

Purchase Fixed Rate High-Balance <sup>2, 3, 4, 5</sup>						
Loan Type	Rates as low as	Discount Points	APR*	Rates as low as	Discount Points	APR*
30 - Year	4.125%	0.000	4.189%	4.000%	0.750	4.127%
15 - Year	3.375%	0.000	3.450%	3.250%	0.750	3.435%

Purchase VA Fixed Rate						
Loan Type	Rates as low as	Discount Points	APR*	Rates as low as	Discount Points	APR*
30 - Year	4.625%	0.000	4.855%	4.500%	0.750	4.796%

Refinance Fixed Rate Conforming <sup>1, 2, 4</sup>						
Loan Type	Rates as low as	Discount Points	APR*	Rates as low as	Discount Points	APR*
40 - Year	4.375%	0.000	4.464%	4.250%	0.750	4.391%
30 - Year	3.875%	0.000	3.981%	3.750%	0.750	3.918%
20 - Year	3.750%	0.000	3.897%	3.625%	0.750	3.858%
15 - Year	3.250%	0.000	3.399%	3.125%	0.750	3.384%
10 - Year	3.000%	0.000	3.216%	2.875%	0.750	3.250%

Refinance Fixed Rate High-Balance <sup>2, 3, 4, 5</sup>						
Loan Type	Rates as low as	Discount Points	APR*	Rates as low as	Discount Points	APR*
30 - Year	4.125%	0.000	4.232%	4.000%	0.750	4.169%
15 - Year	3.375%	0.000	3.523%	3.250%	0.750	3.508%

Refinance VA Fixed Rate						
Loan Type	Rates as low as	Discount Points	APR*	Rates as low as	Discount Points	APR*
30 - Year	4.625%	0.000	4.900%	4.500%	0.750	4.841%

**More Options Available:** If you do not see the mortgage option you are looking for here, please call us. We offer a full range of nationwide mortgage services, including financing for first homes and vacation homes and investment properties<sup>6</sup>.

**Rates quoted above require an origination fee. For our ARM rates please visit our web site at [www.nwfcu.org](http://www.nwfcu.org)**

<sup>1</sup> Conforming loan limit is \$417,000

<sup>2</sup> Loan to value limits apply. Please contact mortgage department for details.

<sup>3</sup> Loan amounts over \$417,000 are considered High-Balance Loans

<sup>4</sup> Interest rate does not include pricing adjustments for loan to value, occupancy type, loan amounts, purpose and credit score

<sup>5</sup> The Housing and Economic Recovery Act of 2008 (HERA), established a "high-cost" area loan limit for High-Balance loans. High-Balance loans are loans with the loan amounts between \$417,000 and \$625,500. The maximum loan amount is determined by the county that the property is located in.

<sup>6</sup> Investment property loans are offered in VA, MD, DC, NC and SC

**\*APR is the Annual Percentage Rate; Conforming Rates & APR's are based on a \$320,000 loan with 20% down and no PMI; High-Balance Rates & APR's are based on a \$520,000 loan 4.065% APR for 30 years is \$1527.73.**

**First Mortgages are unavailable in CA, LA, NY, IN, TX, AK and HI.**

**This is not an advertisement to extend consumer credit. Loan programs, interest rates and points in this document are for informational purposes only and are subject to change and/or cancellation without notice.**





## Equity Rates

Current as of February 1, 2012 and are subject to change without notice.

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Loan Type	Rate	APR*
<b>Home Equity Line of Credit</b> <i>(subject to change quarterly)</i> 80% LTV (Prime minus 0.5%)	5.000%	5.000%
<p>The Annual Percentage Rate can change each quarter. The maximum Annual Percentage rate or cap that can apply is 18%. The minimum Annual Percentage Rate or Floor Rate that can apply is 5%. Except for the 18% cap and the 5% floor rate, there is no limit on the amount by which the rate can change during any one-year period.</p> <p>Rate is based on the Wall Street Journal Prime Rate listing on the last business day of the month and is subject to change quarterly.</p>		
Loan Type	Rate	APR*
<b>5-Year Equity Loan – Fixed rate</b> 80% LTV	5.250%	5.633%
<b>7-Year Equity Loan – Fixed rate</b> 80% LTV	6.125%	6.408%
<b>10-Year Equity Loan – Fixed rate</b> 80% LTV	6.500%	6.707%
<b>15-Year Equity Loan – Fixed rate</b> 80% LTV	7.250%	7.400%
<p>*APR is the Annual Percentage Rate; APR's are based on a \$50,000 loan amount. A sample principal and interest payment on a \$50,000 fixed rate equity loan at 7.40% APR for 15 years is \$456.43.</p> <p>Minimum loan amount is \$5,000</p>		

