



First Mortgage Rates (Purchase or Refinance)

Current as of November 20, 2009 and are subject to change without notice.

703-709-8921

1-866-709-8921

www.nwfcu.org

Fixed Rate Conforming ^{1, 2, 4}			
Loan Type	Rates as low as	Points	APR
40 - Year	5.375%	0.000	5.388%
30 - Year	4.875%	0.000	4.891%
20 - Year	4.750%	0.000	4.771%
15 - Year	4.250%	0.000	4.276%
Fixed Rate High-Balance ^{2, 3, 4, 5}			
Loan Type	Rates as low as	Points	APR
30 - Year	5.125%	0.000	5.135%
15 - Year	4.500%	0.000	4.516%
VA Loan			
Loan Type	Rates as low as	Points	APR
30 - Year Fixed Rate	5.875%	0.000	6.205%

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 properties⁶.

For our ARM rates please visit our web site at www.nwfcu.org.

¹ Conforming loan limit is \$417,000

² Loan to value limits apply. Please contact mortgage department for details.

³ Loan amounts over \$417,000 are considered High-Balance Loans

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

⁵ The Housing and Economic Recover 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 \$729,750. The maximum loan amount is determined by the county that the property is located in.

⁶ Investment 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 with 20% down and no PMI. A sample principal and interest payment on a \$320,000 fixed rate loan at 5.016% APR for 30 years is \$1717.83. First Mortgages are unavailable in CA, LA, NY, IN, HI and TX

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 **November 1, 2009** and are subject to change without notice.

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Loan Type	Rate	APR*
Home Equity Line of Credit <i>(subject to change quarterly)</i>		
80% LTV (Prime minus 0.5%)	5.000%	5.000%
90% LTV (Prime plus 1.0%)	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*
5-Year Equity Loan – Fixed rate		
90% LTV	6.125%	6.25%
7-Year Equity Loan – Fixed rate		
90% LTV	6.875%	7.00%
10-Year Equity Loan – Fixed rate		
90% LTV	7.875%	7.99%
15-Year Equity Loan – Fixed rate		
80% LTV	7.375%	7.46%
90% LTV	8.375%	8.46%
<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 7.46% APR for 15 years is \$459.96.</p> <p>Minimum loan amount is \$5,000</p>		

