

## READY TO WORK TOGETHER

### RATE SHEET FOR REAL ESTATE PROFESSIONALS

Rates\* as of: 08/05/24 10:07 AM

The quotes set forth are not for disclosure to consumers and are to be used for the benefit of real estate brokers, agents and builders only. This is not an advertisement or solicitation of loans and is not to be used to inform potential mortgage applicants of loan offerings. Citizens will provide rate quotes in the legally required manner for each applicant. All rates quoted are subject to change without notice. Please call your loan officer for most current rates.

**Conforming Loan Amounts (\$766,550 and below)**

The following mortgage interest rates assume the purchase of a primary residence, a FICO of  $\geq 740$  and a 75% loan-to-value. The APR is calculated based on a loan amount of \$300,000.

	RATE	APR	POINTS
30 Year Fixed Rate	5.750%	5.848%	.625
20 Year Fixed Rate	6.000%	6.100%	.375
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20 Year Fixed Rate	6.000%	6.100%	.375
7yr/6m Fully Amortizing ARM	6.000%	7.091%	.5
7yr/6m Fully Amortizing ARM	6.000%	7.091%	.5

**Jumbo Loan Amounts (\$766,551 and above)**

The following mortgage interest rates assume the purchase of a primary residence or second home, a FICO of  $\geq 740$  and a 75% loan-to-value. The APR is calculated based on a loan amount of \$900,000.

	RATE	APR	POINTS
30 Year Fixed Rate	6.000%	6.036%	.25
15 Year Fixed Rate	5.625%	5.685%	.25
30 Year Fixed Rate	6.000%	6.036%	.25
15 Year Fixed Rate	5.625%	5.685%	.25
5y/6m Fully Amortizing ARM	5.750%	7.174%	.25
7y/6m Fully Amortizing ARM	5.875%	6.977%	.25
10y/6m Fully Amortizing ARM	5.750%	6.585%	.25
5y/6m Interest Only ARM	5.750%	7.226%	.25

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- FHA/VA home loans
- Citizens Doctor Loan
- Construction-to permanent financing
- Affordable home financing programs

Interest Rate Options Interest rate options are available to reduce borrower out-of-pocket closing costs.

Mortgage Rate Discount Borrowers may be eligible to receive a .125 percentage point off their rate when they set up an automatic deduction of their monthly mortgage payment from their Citizens checking account and enroll in electronic billing statements.\*\*

For more information, contact me today.



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