



EFFECTIVE DATE: 12/9/2022

## MORTGAGE RATE SHEET

O Bee Credit Union | 360-943-0740 | [www.obee.com](http://www.obee.com)

PRODUCT	INTEREST RATE	ANNUAL PERCENTAGE RATE (APR)
30 YEAR FIXED	6.500%	6.810%
15 YEAR FIXED	5.875%	6.376%
30 YEAR FHA	5.990%	6.291%
15 YEAR FHA	6.125%	6.537%
30 YEAR VA	6.375%	6.616%
15 YEAR VA	6.375%	6.774%
30 YEAR FHA FIRST TIME BUYER	5.990%	6.291%
5/1 ARM	Call for rate	
<p>Interest rates are based on an applicant(s) Credit Score and Loan-to-Value. Interest Rates disclosed above applicable to the Product and does not include amounts for taxes and insurance. Rate may be higher than advertised rate depending on loan terms and credit qualifications. Property insurance is required, and flood insurance may be required. The information provided assumes the purpose of the loan is to purchase a property, with a loan amount of \$200,000 and an estimated property value of \$250,000. FHA and First Time Buyer purchase price is \$250,000 with a base loan amount of \$241,250 based on 3.5% down payment. APR is based off loan amount of \$245,471 with Financed MIP. VA purchase price is \$250,000 and loan amount is \$250,000 based on zero down payment. APR is based off loan amount of \$255,375 which includes financed first time use funding fee. The property is located in Olympia, WA and is within Thurston County. The property is an existing single-family home and will be used as a primary residence. An escrow (impound) account is required. The rate lock period is 30 days, and the assumed credit score is 740. If an escrow account is required or requested, the actual monthly payments will also include amounts for real estate taxes and homeowner's insurance premiums.</p> <p><b>Refinances only:</b> Borrower is responsible for paying all fees and charges related to the existing loan (for example, payoff demand, reconveyance fee and/or any prepayment penalty imposed by existing lender). The borrower is responsible for payment of per diem interest, payment of property taxes, and insurance premiums (if due).</p>		

We offer a variety of affordable home loan options designed to fit your unique needs. When you finance with O Bee, you'll know you're getting the best deal available. Our programs are designed to lower your monthly payments and we have loans for members with less than perfect credit. For more information about these products contact us at [www.obee.com](http://www.obee.com) or call one of our mortgage loan officers.

Additional information regarding rates: All interest rates and Annual Percentage Rates (APRs) are indications only and are subject to change without notice. Your actual rates and/or points may be different as many factors go into providing you with a mortgage loan. The APR will be based on the final loan amount and applicable finance charges. Loans are subject to credit approval and other underwriting criteria. Home loan programs, terms and conditions subject to change without notice.

