



## Mortgage Rates

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### Conventional Mortgage Loan (Single Family, Owner Occupied)

#### Monthly Fixed Rates

Secondary Market Fees apply

TERMS (Up To)	RATE	POINTS	APR	PYMT PER \$1,000
30 Year (21-30) Monthly	3.875%	0.000%	3.921%	\$4.70
20 Year (16-20) Monthly	3.750%	0.000%	3.814%	\$5.93
15 Year (10-15) Monthly	3.000%	0.000%	3.081%	\$6.91

### FHA Fixed Rate Mortgage Loan (New York State Properties only)

	RATE	POINTS	APR	PYMT PER \$1,000	
FHA 30 Year Monthly	3.750%	-0.125%	3.877%	\$4.63	Purchase - 50 day rate lock
FHA 15 Year Monthly	3.250%	-0.625%	3.401%	\$7.03	Refinance - 45 day rate lock

### Portfolio Products (Single Family, Owner Occupied)

#### TERMS (Up To)

TERMS (Up To)	RATE	POINTS	APR	PYMT PER \$1,000
15 Year (11-15) Monthly	3.625%	0.000%	3.706%	\$7.21
10 Year (5-10) Monthly	3.375%	0.000%	3.494%	\$9.83
15 Year (11-15) Bi-Weekly	3.500%	0.000%	3.584%	\$3.57

Note: Bi-weekly and 10 year monthly loans require automatic payment from a Beacon Federal depository account.

### Jumbo Loan Rate Adjustments

#### 20 - 30 Year Fixed Monthly

Loan Amount	Rate Adjustment
\$417,001-\$500,000	+ 0.750%
≥ \$500,001	+ 1.000%

Other Jumbo Products available. Please contact us for more details.

### Convertible Adjustable Rate Loans

Beacon Federal offers a variety of Convertible Adjustable Rate Loans. Please contact us for details and current rates.

### Portfolio Product Rate & Fee Adjustments

#### 90% No MI\*

Conventional Rate + .25%

\*Not available on Jumbo loans

#### Float Down Option

•Available on all Portfolio loans

•\$300.00 per float down(no limit)

#### Secondary Financing delivery fee(portfolio loans only)

90% TLTV	+ .25% Orig. Fee
95% TLTV	+ .50% Orig. Fee

#### Investment Properties(Single Family, Maximum LTV 70%)

15 Yr Mthly Portfolio	+ 1.00% to Conventional Rate delivery fees do not apply
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Terms are available up to stated number of years. Other terms, fees and conditions may apply based on secondary market guidelines. Annual Percentage Rates and terms will be determined by the member's overall credit rating, occupancy, number of units, LTV and are available as low as stated and may change daily without notice. For loans over \$417,000 Jumbo Loan Adjustments apply. Quoted rates and payments are monthly(or biweekly as stated), assume non-escrow & do not include taxes or insurance premiums, are calculated per \$1,000 borrowed at APR and longest term available. If borrower should choose to escrow, payment per \$1,000 would increase. For loans without automatic payment (ACH) add 0.125% to initial rate.

**Conventional Loans:** APRs are based on \$100,000, \$563 in prepaid finance charges in addition to any points, 80% LTV with no PMI, for > 80% LTV, PMI required, maximum loan amount is \$417,000 (single family), maximum 70% LTV for 1-4 family (non-owner occupied).

**FHA Loans:** APRs are based on \$110,000, \$1,662 in prepaid finance charges which includes 1% Up Front Mortgage Insurance Premium(UFMIP). Minimum downpayment of 3.5% required and FHA underwriting guidelines apply.

**Jumbo Loans:** APRs are based on (single family) \$417,001, \$563 in prepaid finance charges in addition to any points, 80% LTV with no PMI.

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