

Fixed Rate					Adjustable Rate ⁴				
Maximum Loan: \$1,000,000									
	Rate	Points ¹	APR ²	Cost per \$1,000		Rate	Points ¹	APR ²	Cost per \$1,000
30 Year	6.000%	1	6.192%	\$6.00	5/1	4.500%	1	5.929%	\$5.07
	6.125%	0	6.222%	\$6.08		4.625%	0	5.894%	\$5.14
	6.625% ³	0	6.651%	\$6.40		5.125% ³	0	6.059%	\$5.44
20 Year	5.625%	1	5.874%	\$6.95	7/1	4.625%	1	5.754%	\$5.14
	5.750%	0	5.876%	\$7.02		4.750%	0	5.726%	\$5.22
	6.250% ³	0	6.282%	\$7.31		5.250% ³	0	5.950%	\$5.52
15 Year	5.125%	1	5.432%	\$7.97	10/1	4.875%	1	5.628%	\$5.29
	5.375%	0	5.529%	\$8.10		5.000%	0	5.619%	\$5.37
	5.875% ³	0	5.913%	\$8.37		5.500%	0	5.914%	\$5.68
10 Year	4.875%	1	5.309%	\$10.55					
	5.125%	0	5.341%	\$10.67					
	5.625% ³	0	5.676%	\$10.91					

 **NEW PRODUCT**

An RTN mortgage can make home ownership a reality.

Contact us today for information

Amesbury ♦ Brookline
Danvers ♦ Dorchester
Lawrence ♦ Marlborough
Tewksbury ♦ Waltham
Worcester

781-736-9859
RTNMortgage.org
mortgage@rtn.org

Discounted First-Time Home Buyers Programs

◆ 3% Down Program

◆ 0.50% discount

on a fixed rate for the first year

◆ 5% Down Program

◆ 0.75% discount

on a fixed rate for the first year

First-Time Home Buyer programs feature:

- Available for first-time home owners or those who have not owned a residential home during the past three years
- Loans available up to \$647,200
- Automatic payment from RTN FCU account required
- Other terms and conditions apply

RTN Mortgage Programs Feature:

- ◆ Free preapprovals
- ◆ Interest rate lock for 60 days
- ◆ Mortgages available on multi-family, vacation and construction properties throughout New England

¹One point is equal to the 1% of the amount borrowed. Choosing a zero or no-point program does not preclude fees from being added as points based on your credit score, subordinate financing, loan-to-value ratio or other factors unique to your transaction.

²Annual percentage rate (APR)

³No closing cost program, minimum loan \$100,000. Member required to reimburse RTN FCU for closing costs if loan is paid off within the first three years.

⁴Adjustable rate mortgage (ARM) up to 30 year term with 2% periodic adjustment cap, 6% lifetime cap. Rate is subject to change after consummation.

The rates listed above are for informational purposes and based on a single-family, detached owner-occupied home purchased in New England to a member with 40% down and excellent credit. Your rate and/or points may be different based on your credit score and the specifics of your transaction. Rates are subject to change without notice. All loans are subject to credit approval and meeting credit criteria; adequate property insurance is required. Other terms and conditions may apply.

Call our Mortgage Department at 781-736-9859 for details on all programs.

