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Fixed Rate					Adjustable Rate ⁴				
Maximum Loans: 1 unit: \$484,350 2 unit: \$620,200 3 unit: \$749,650 4 unit: \$931,600									
	Rate	Points ¹	APR ²	Cost per \$1,000		Rate	Points ¹	APR ²	Cost per \$1,000
30 Year	4.000%	1	4.118%	\$ 4.77	5/1	3.250%	1	4.627%	\$ 4.35
	4.125%	0	4.159%	\$ 4.85		3.375%	0	4.589%	\$ 4.42
	4.625% ³	0	4.641%	\$ 5.14		3.875% ³	0	4.757%	\$ 4.70
20 Year	3.875%	1	4.037%	\$ 5.99	7/1	3.500%	1	4.519%	\$ 4.49
	4.000%	0	4.047%	\$ 6.06		3.625%	0	4.496%	\$ 4.56
	4.500% ³	0	4.522%	\$ 6.33		4.125% ³	0	4.720%	\$ 4.85
15 Year	3.500%	1	3.704%	\$ 7.15	3/3	3.250%	1	4.794%	\$ 4.35
	3.625%	0	3.682%	\$ 7.21		3.375%	0	4.738%	\$ 4.42
	4.125% ³	0	4.150%	\$ 7.46		3.875% ³	0	4.843%	\$ 4.70
10 Year	3.500%	1	3.795%	\$ 9.89					
	3.625%	0	3.708%	\$ 9.95					
	4.125% ³	0	4.161%	\$ 10.18					

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Payment example: Borrow \$100,000 at 4.75% for 30 years and your payment per thousand would be \$5.22.
Multiply that factor by 100 (100,000/1,000) to estimate your monthly payment of \$522.00.

Jumbo Loans									
Fixed Rate					Adjustable Rate ⁴				
Borrow up to \$1,000,000									
	Rate	Points ¹	APR ²	Cost per \$1,000		Rate	Points ¹	APR ²	Cost per \$1,000
30 Year	4.000%	1	4.103%	\$ 4.77	5/1	3.375%	1	4.665%	\$ 4.42
	4.125%	0	4.145%	\$ 4.85		3.500%	0	4.627%	\$ 4.49
	4.625% ³	0	4.641%	\$ 5.14		4.000% ³	0	4.802%	\$ 4.77
20 Year	3.875%	1	4.017%	\$ 5.99	7/1	3.625%	1	4.571%	\$ 4.56
	4.000%	0	4.027%	\$ 6.06		3.750%	0	4.547%	\$ 4.63
	4.500% ³	0	4.522%	\$ 6.33		4.250% ³	0	4.780%	\$ 4.92
15 Year	3.500%	1	3.678%	\$ 7.15	3/3	3.375%	1	4.816%	\$ 4.42
	3.625%	0	3.657%	\$ 7.21		3.500%	0	4.760%	\$ 4.49
	4.125% ³	0	4.150%	\$ 7.46		4.000% ³	0	4.873%	\$ 4.77
10 Year	3.500%	1	3.758%	\$ 9.89					
	3.625%	0	3.671%	\$ 9.95					
	4.125% ³	0	4.161%	\$ 10.18					



- ♦ Low down payment, 95% financing available. Call for details.
- ♦ Ask about our **discounted rates** for First-Time Home Buyers

- ♦ Preapprovals
- ♦ Interest rate lock for 60 days

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 purchase in New England to a member with 40% down and excellent credit. Loans are also available with as little as 5% down, and on vacation homes. 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; adequate property insurance is required.

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