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| Fixed Rate   |                     |                     |                  |                  | Adjustable Rate <sup>4</sup> |                     |                     |                  |                  |
|--|---------------------|---------------------|------------------|------------------|------------------------------|---------------------|---------------------|------------------|------------------|
| Maximum Loans: 1 unit: \$424,100 2 unit: \$543,000 3 unit: \$656,350 4 unit: \$815,650 |                     |                     |                  |                  |                              |                     |                     |                  |                  |
|  | Rate                | Points <sup>1</sup> | APR <sup>2</sup> | Cost per \$1,000 |                              | Rate                | Points <sup>1</sup> | APR <sup>2</sup> | Cost per \$1,000 |
| 30 Year  | 3.875%              | 1                   | 3.976%           | \$ 4.70          | 5/1                          | 2.875%              | 1                   | 3.371%           | \$ 4.15          |
|  | 4.000%              | 0                   | 4.018%           | \$ 4.77          |                              | 3.000%              | 0                   | 3.336%           | \$ 4.22          |
|  | 4.625% <sup>3</sup> | 0                   | 4.644%           | \$ 5.14          |                              | 3.750% <sup>3</sup> | 0                   | 3.601%           | \$ 4.63          |
| 20 Year  | 3.750%              | 1                   | 3.890%           | \$ 5.93          | 7/1                          | 3.000%              | 1                   | 3.359%           | \$ 4.22          |
|  | 3.875%              | 0                   | 3.900%           | \$ 5.99          |                              | 3.125%              | 0                   | 3.337%           | \$ 4.28          |
|  | 4.500% <sup>3</sup> | 0                   | 4.525%           | \$ 6.33          |                              | 3.875% <sup>3</sup> | 0                   | 3.689%           | \$ 4.70          |
| 15 Year  | 3.125%              | 1                   | 3.301%           | \$ 6.97          | 3/3                          | 2.750%              | 1                   | 3.901%           | \$ 4.08          |
|  | 3.250%              | 0                   | 3.281%           | \$ 7.03          |                              | 2.875%              | 0                   | 3.849%           | \$ 4.15          |
|  | 3.875% <sup>3</sup> | 0                   | 3.907%           | \$ 7.33          |                              | 3.625% <sup>3</sup> | 0                   | 4.021%           | \$ 4.56          |
| 10 Year  | 3.125%              | 1                   | 3.381%           | \$ 9.71          |                              |                     |                     |                  |                  |
|  | 3.250%              | 0                   | 3.296%           | \$ 9.77          |                              |                     |                     |                  |                  |
|  | 3.875% <sup>3</sup> | 0                   | 3.921%           | \$ 10.07         |                              |                     |                     |                  |                  |

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**Payment example:** Borrow \$100,000 at 4% for 30 years and your payment per thousand would be \$4.77.  
Multiply that factor by 100 (100,000/1,000) to estimate your monthly payment of \$477.00.

| Jumbo Loans                                      |                     |                     |                  |                  |                              |                     |                     |                  |                  |
|--|---------------------|---------------------|------------------|------------------|------------------------------|---------------------|---------------------|------------------|------------------|
| Fixed Rate                                       |                     |                     |                  |                  | Adjustable Rate <sup>4</sup> |                     |                     |                  |                  |
| Borrow up to \$1,000,000 on single-family homes. |                     |                     |                  |                  |                              |                     |                     |                  |                  |
|  | Rate                | Points <sup>1</sup> | APR <sup>2</sup> | Cost per \$1,000 |                              | Rate                | Points <sup>1</sup> | APR <sup>2</sup> | Cost per \$1,000 |
| 30 Year  | 4.000%              | 1                   | 4.091%           | \$ 4.77          | 5/1                          | 3.000%              | 1                   | 3.411%           | \$ 4.22          |
|  | 4.125%              | 0                   | 4.133%           | \$ 4.85          |                              | 3.125%              | 0                   | 3.376%           | \$ 4.28          |
|  | 4.750% <sup>3</sup> | 0                   | 4.758%           | \$ 5.22          |                              | 3.875% <sup>3</sup> | 0                   | 3.642%           | \$ 4.70          |
| 20 Year  | 3.875%              | 1                   | 4.124%           | \$ 5.99          | 7/1                          | 3.125%              | 1                   | 3.413%           | \$ 4.28          |
|  | 4.000%              | 0                   | 4.133%           | \$ 6.06          |                              | 3.250%              | 0                   | 3.391%           | \$ 4.35          |
|  | 4.625% <sup>3</sup> | 0                   | 4.758%           | \$ 6.39          |                              | 4.000% <sup>3</sup> | 0                   | 3.744%           | \$ 4.77          |
| 15 Year  | 3.250%              | 1                   | 3.406%           | \$ 7.03          | 3/3                          | 2.875%              | 1                   | 3.926%           | \$ 4.15          |
|  | 3.375%              | 0                   | 3.386%           | \$ 7.09          |                              | 3.000%              | 0                   | 3.874%           | \$ 4.22          |
|  | 4.000% <sup>3</sup> | 0                   | 4.011%           | \$ 7.40          |                              | 3.750% <sup>3</sup> | 0                   | 4.046%           | \$ 4.63          |
| 10 Year  | 3.250%              | 1                   | 3.476%           | \$ 9.77          |                              |                     |                     |                  |                  |
|  | 3.375%              | 0                   | 3.391%           | \$ 9.83          |                              |                     |                     |                  |                  |
|  | 4.000% <sup>3</sup> | 0                   | 4.016%           | \$ 10.12         |                              |                     |                     |                  |                  |



- ◆ Low down payment, 95% financing available. Call for details.
- ◆ Interest rate lock for 90 days

- ◆ Preapprovals
- ◆ Low down payment

<sup>1</sup>One 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.

<sup>2</sup>Annual percentage rate (APR)

<sup>3</sup>No 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.

<sup>4</sup>Adjustable 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/points may be different based on your credit score and the specifics of your transaction. Rates are subject to change without notice.

**Call our Mortgage Department at 781-736-9859 for details on all programs.**  
If you were a Hudson MEFCU member, please let us know so we can best serve you.