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Fixed Rate					Adjustable Rate ⁴				
Maximum Loans: 1 unit: \$424,100 2 unit: \$543,000 3 unit: \$656,350 4 unit: \$815,650									
	Rate	Points ¹	APR ²	Cost per \$1,000		Rate	Points ¹	APR ²	Cost per \$1,000
30 Year	3.750%	1	3.976%	\$ 4.63	5/1	2.875%	1	3.371%	\$ 4.15
	3.875%	0	4.018%	\$ 4.70		3.000%	0	3.336%	\$ 4.22
	4.500% ³	0	4.644%	\$ 5.07		3.750% ³	0	3.601%	\$ 4.63
20 Year	3.375%	1	3.529%	\$ 5.74	7/1	3.000%	1	3.359%	\$ 4.22
	3.500%	0	3.541%	\$ 5.80		3.125%	0	3.337%	\$ 4.28
	4.125% ³	0	4.167%	\$ 6.13		3.875% ³	0	3.689%	\$ 4.70
15 Year	3.000%	1	3.197%	\$ 6.91	3/3	2.750%	1	3.901%	\$ 4.08
	3.125%	0	3.177%	\$ 6.97		2.875%	0	3.849%	\$ 4.15
	3.750% ³	0	3.803%	\$ 7.27		3.625% ³	0	4.021%	\$ 4.56
10 Year	2.875%	1	3.153%	\$ 9.60					
	3.000%	0	3.069%	\$ 9.66					
	3.625% ³	0	3.658%	\$ 9.95					

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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 ⁴				
Borrow up to \$1,000,000 on single-family homes.									
	Rate	Points ¹	APR ²	Cost per \$1,000		Rate	Points ¹	APR ²	Cost per \$1,000
30 Year	3.875%	1	3.966%	\$ 4.70	5/1	3.000%	1	3.411%	\$ 4.22
	4.000%	0	4.008%	\$ 4.77		3.125%	0	3.376%	\$ 4.28
	4.625% ³	0	4.633%	\$ 5.14		3.875% ³	0	3.642%	\$ 4.70
20 Year	3.500%	1	3.625%	\$ 5.80	7/1	3.125%	1	3.413%	\$ 4.28
	3.625%	0	3.637%	\$ 5.86		3.250%	0	3.391%	\$ 4.35
	4.250% ³	0	4.262%	\$ 6.19		4.000% ³	0	3.744%	\$ 4.77
15 Year	3.125%	1	3.284%	\$ 6.97	3/3	2.875%	1	3.926%	\$ 4.15
	3.250%	0	3.264%	\$ 7.03		3.000%	0	3.874%	\$ 4.22
	3.875% ³	0	3.889%	\$ 7.33		3.750% ³	0	4.046%	\$ 4.63
10 Year	3.000%	1	3.320%	\$ 9.66					
	3.125%	0	3.287%	\$ 9.71					
	3.750% ³	0	3.862%	\$ 10.01					



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

- ◆ Preapprovals
- ◆ Low down payment

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/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.