

## **Loan Assumptions and Disclosure**

The Annual Percentage Rates (APRs) shown are based on a \$250,000 mortgage with estimated closing costs of \$3,513.10 for a purchase and \$1,828.10 for a refinance. This does not include all closing costs, for example, amounts to start a tax and insurance escrow account. This assumes no more than 75% loan to value and a credit score of 740. Monthly payments are based on these examples and do not include any amounts for mortgage insurance premiums, property taxes or insurance. Your actual payment obligation may be higher. Conventional mortgages may not exceed \$806,500. Consult your tax advisor regarding the deductibility of interest. Hazard insurance is required, flood insurance may be required. Loans are subject to credit approval. Rates current as of 8/25/2025 and are subject to change at any time without prior notice. Please call 815-478-4611 for the most current rate information on all our products.