



## Mortgage Rates

Loan Product	Rate	APR	Monthly Payment
30 Year Fixed Conventional Mortgage <sup>1</sup>	4.500%	4.621%	\$ 925.03
15 Year Fixed Conventional Mortgage <sup>1</sup>	3.875%	4.084%	\$ 1,339.00

<sup>1</sup>The Annual Percentage Rates (APRs) shown are based on a \$180,000 mortgage with estimated closing costs of \$2,565. This does not include all closing costs, for example, amounts to start a tax and insurance escrow account. This assumes no more than 80% loan to value. Monthly payment is based on this example and does not include any amounts for mortgage insurance premiums, property taxes or insurance. Your actual payment obligation will be higher. Conventional mortgages may not exceed \$484,350. 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 are effective 1/11/2019 until 5:00 p.m., and are subject to change at anytime without prior notice. Please call 815-478-4611 for the most current rate information on all our products.

