



CENTRAL NATIONAL BANK

Your Leading Independent Bank

MORTGAGE RATES – DECEMBER 17, 2018

Conforming 30 YR Fixed (Max \$484,350)			Conforming 15 YR Fixed		
4.500%	0+0.000	4.570% APR	4.000%	0+0.000	4.105% APR
4.250%	0+1.000	4.405% APR	3.750%	0+1.000	4.003% APR
Jumbo 30 YR Fixed \$484,351 & Above			Jumbo 15 YR Fixed \$484,351 & Above		
4.750%	0+0.000	4.771% APR	4.500%	0+0.000	4.542% APR
FHA 30 YR Fixed			VA 30 YR Fixed		
4.500%	0+0.000	6.110% APR	4.500%	0+0.000	4.727% APR

Due to market fluctuations, interest rates are subject to change at any time and without notice. Interest rates are also subject to credit and property approval based on secondary market guidelines. The rates shown are based on average rates for our best qualified customers. Your individual rate may vary. The Annual Percentage Rate calculation is based on a loan amount of \$100,000.00 for conforming loan amounts, and \$453,101 for jumbo loan amounts, for the purchase of a primary residence, with 80% Loan-to-Value (LTV), closing costs of \$2,676.00 plus points shown, 15 days of prepaid interest and a 30-day lock.

The APR shown for FHA loans assumes a sales price of \$100,000.00 and maximum allowable financing (96.50%), with a financed upfront mortgage insurance premium in the amount of \$1,688.00, and monthly mortgage insurance premiums of 1.75%. The APR shown for VA loans assumes 100% financing of \$100,000.00 sales price, plus a financed funding fee of \$2,150.00.

Approval is subject to you providing accurate and complete application information that meets applicable secondary market credit and property approval guidelines. Additional restrictions may apply.

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