



**MORTGAGE LOAN RATES**

**OWNER-OCCUPIED**

**FIXED RATE  
LOANS**

- 30 Year Fixed
- 20 Year Fixed
- 15 Year Fixed
- 10 Year Fixed

| INTEREST RATE | APR % | PAYMENT PER \$1,000 FINANCED | COSTS               |
|---------------|-------|------------------------------|---------------------|
| 4.375%        | 4.44% | \$4.99                       | \$1410 - \$1625 EST |
| 4.25%         | 4.34% | \$6.13                       | \$1410 - \$1625 EST |
| 3.875%        | 3.98% | \$7.27                       | \$1410 - \$1625 EST |
| 3.75%         | 3.91% | \$10.01                      | \$1410 - \$1625 EST |

(minimum down payment is 5%)

**\* above loans assume:**

- 1-4 family owner-occupied residential properties
- APR based on a loan amount of \$100,000, 20% down payment

**OWNER-OCCUPIED  
ADJUSTABLE RATE  
LOANS**

- 1 Year Guarantee
- 2 Year Guarantee
- 3 Year Guarantee
- 5 Year Guarantee

| INTEREST RATE | APR % | PAYMENT PER \$1,000 FINANCED | ANNUAL RATE CAP | COSTS               |
|---------------|-------|------------------------------|-----------------|---------------------|
| 4.00%         | 3.49% | \$4.77                       | 2%              | \$1380 - \$1595 EST |
| 4.25%         | 3.52% | \$4.91                       | 1%              | \$1380 - \$1595 EST |
| 4.25%         | 3.57% | \$4.91                       | 2%              | \$1380 - \$1595 EST |
| 4.50%         | 3.64% | \$5.07                       | 1%              | \$1380 - \$1595 EST |
| 4.50%         | 3.70% | \$5.07                       | 2%              | \$1380 - \$1595 EST |
| 4.99%         | 4.05% | \$5.36                       | 2%              | \$1380 - \$1595 EST |

(minimum down payment is 5%)

**\* above loans assume:**

- 360 month amortization terms
- 1-4 family owner-occupied residential properties
- APR based on a loan amount of \$100,000, 20% down payment

**HOME EQUITY LOANS**

- 6 Month Guarantee
- 3 Year Guarantee
- 5 Year Guarantee
- 10 Year Fixed Rate Note

| INTEREST RATE                   | APR % | COSTS                  |
|---------------------------------|-------|------------------------|
| 4.75%                           | 5.40% | \$97.50 - \$817.50 EST |
| 5.25%                           | 5.50% | \$97.50 - \$817.50 EST |
| 6.00%                           | 5.68% | \$97.50 - \$817.50 EST |
| 6.50%                           | 6.65% | \$97.50 - \$817.50 EST |
| <b>CALL FOR RATES AND TERMS</b> |       | \$97.50 - \$817.50 EST |

**HOME EQUITY LINE OF CREDIT**

**\* above loans assume:**

- maximum 360 month amortization
- 1-4 family owner-occupied residential properties

Also available through westbury bank:

- First-Time Home Buyer Programs
- 40 Year Amortization Terms
- Federal VA Loans
- Lot Loans
- WHEDA Fannie Mae Advantage
- Other Specialty Loans
- FHA Loans
- State VA Loans
- New Construction Loans
- Home Improvement Loans
- Bridge Loans & Blanket Mortgages

Contact a Mortgage Loan Originator for Rates and Terms!

Greenfield Lending Center (414) 525-7070 West Bend Home Loan Center (262) 335-6262

Rates and terms are subject to change based on classification. Note: This information is provided to assist real estate professionals and is not an advertisement to extend consumer credit as defined by Section 226.2 of Regulation Z. \*\*Loans with less than 20% down payment may require private mortgage insurance. These costs will be added if necessary.



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