

LOAN RATES

TERM		RATE	POINTS	A.P.R.	PAYMENT/\$1,000 BORROWED
COMMONWEALTH BANK PORTFOLIO RATES*					
30 Year Fixed		6.750%	0	6.78%	6.49
15 Year Fixed**		6.375%	0	6.41%	8.65
30 Year Fixed - Jumbo		7.000%	0	7.03%	6.66
15 Year Fixed - Jumbo		6.750%	0	6.79%	8.85
****FIRST TIME BUYERS RECEIVE \$300 CREDIT FOR CLOSING COSTS****					
Fixed Rate	15 year	9.00%		9.04%	10.15
Home Equity Loan	10 year	8.75%		8.80%	12.54
	5 year	8.50%		8.60%	20.52
Home Equity Line of Credit		8.50%		8.50%	
A.P.R. is adjustable, equals the Prime Rate as published in the Wall Street Journal and subject to increase after consummation. Maximum A.P.R. is 18%. Minimum A.P.R. is 5.00%. Closing costs are \$300 - \$1,200. If required, appraisal fee is \$350 - \$850. Property insurance is required.					
Home Improvement Loan	5 year	8.99%		8.99%	20.82
Auto	New	60 months	8.99%	8.99%	20.82
		48 months	7.99%	7.99%	24.47
		36 months	6.99%	6.99%	30.92
	Used	48 months	8.99%	8.99%	24.95
		2023 - 2019 36 months	7.99%	7.99%	31.39
Personal	24 months	14.00%		14.00%	48.01
maximum loan amount: \$5,000.00					

Other programs available:

Adjustable Rate Mortgages
Investment Property
Construction Loans

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CCB NMLS #756076

*Based on 20% down payment and/or 80% LTV, mortgage rates apply to owner occupied single family properties only. Minimum loan amount is \$100,000. Payments do not include property taxes or insurance. Your payment may be greater if the loan is secured by a first lien. Property insurance is required. Flood insurance may be required. All rates are subject to change without notice. Other restrictions may apply. Subject to credit approval. **Add .25% for loans less than \$100,000.



COMMONWEALTH BANK

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