

LOAN RATES

TERM		RATE	POINTS	A.P.R.	PAYMENT/\$1,000 BORROWED
COMMONWEALTH BANK PORTFOLIO RATES*					
30 Year Fixed		6.250%	0	6.27%	6.16
15 Year Fixed**		5.750%	0	5.79%	8.31
30 Year Fixed - Jumbo		6.375%	0	6.40%	6.24
15 Year Fixed - Jumbo		6.000%	0	6.04%	8.44
****FIRST TIME BUYERS RECEIVE \$300 CREDIT FOR CLOSING COSTS****					
Fixed Rate	15 year	7.99%		8.03%	9.55
Home Equity Loan	10 year	7.75%		7.80%	12.00
	5 year	7.50%		7.59%	20.04
Home Equity Line of Credit		7.25%		7.25%	
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	8.50%		8.50%	20.52
Auto	New	60 months	7.99%	7.99%	20.27
		48 months	6.99%	6.99%	23.94
		36 months	5.99%	5.99%	30.42
	Used	48 months	7.99%	7.99%	24.41
		36 months	6.99%	6.99%	30.87
	2025 - 2021	36 months	6.99%	6.99%	30.87
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

Call or visit us today

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

Hyde Park • Jamaica Plain • Government Center

617-364-6000

commonwealthcoop.com

Member FDIC • Member DIF



Equal Housing Lender