

Perpetual Federal Savings Bank

120 North Main Street

Urbana, Ohio

Phone: (937) 653-1700 Fax: (937) 653-7100

Local Mortgage Rates As of February 2, 2019

Single Family Owner-Occupied

Fixed Rate - Fully Amortized

Term	Rate	Loan To Value	*APR	Payment per \$1,000		Closing Cost**
15 Years	4.250%	85%	4.31%	\$7.52	\$400.00	Origination Fee + Actual Costs
30 Years	4.750%	80%	4.79%	\$5.22	\$400.00	Origination Fee + Actual Costs

Investment Property

Fixed Rate - Fully Amortized

Term	Rate	Loan To Value	*APR	Payment per \$1,000		Closing Cost**
10 Years	5.000%	80%	5.15%	\$10.61	\$650.00	Origination Fee + Actual Costs + Appraisal
12 Years	5.250%	80%	5.38%	\$9.37	\$650.00	Origination Fee + Actual Costs + Appraisal
15 Years	5.500%	80%	5.60%	\$8.17	\$650.00	Origination Fee + Actual Costs + Appraisal
20 Years	5.750%	80%	5.83%	\$7.02	\$650.00	Origination Fee + Actual Costs + Appraisal

*Annual Percentage Rate (APR) is based on a loan amount of \$100,000

**See Loan Officer for Details

Rates are subject to change at any time.

Perpetual Federal is an Equal Housing Opportunity Lender.

