

Perpetual Federal Savings Bank

120 North Main Street

Urbana, Ohio

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

Local Mortgage Rates As of May 8, 2019

Single Family Owner-Occupied

Fixed Rate - Fully Amortized

| Term | Rate | Loan To Value | *APR | Payment per \$1,000 | Closing Cost** |
|----------|--------|---------------|-------|---------------------|---|
| 15 Years | 4.000% | 85% | 4.06% | \$7.40 | \$400.00 Origination Fee + Actual Costs |
| 30 Years | 4.375% | 80% | 4.41% | \$4.99 | \$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 | 5.125% | 80% | 5.25% | \$9.31 | \$650.00 Origination Fee + Actual Costs + Appraisal |
| 15 Years | 5.250% | 80% | 5.35% | \$8.04 | \$650.00 Origination Fee + Actual Costs + Appraisal |
| 20 Years | 5.500% | 80% | 5.58% | \$6.88 | \$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.

