

First National Bank Mortgage Rates

7/10/2023

Conforming Rates - Loan amounts \$726,200 and Less

	<u>Rate</u>	<u>Points</u>	<u>APR</u>
* 30 Year Fixed	7.000%	-0.250	6.928%
* 30 Year Fixed	6.875%	0.125	6.825%
* 20 Year Fixed	6.750%	-0.125	6.715%
* 15 Year Fixed	6.500%	-0.125	6.536%
* 10 Year Fixed	6.250%	0.000	6.500%
* 15/6 ARM 1	7.250%	0.000	7.695%
* 10/6 ARM 1	7.125%	0.000	7.802%
* 7/6 ARM 1	7.000%	0.000	7.888%
* 5/6 ARM 2	7.000%	0.000	7.992%
30 Year FHA	6.625%	-0.125	6.762%
30 Year VA	6.750%	0.000	7.121%
30 Year USDA	6.500%	0.000	6.447%

Jumbo Rates (over \$726,200)

	<u>Rate</u>	<u>Points</u>	<u>APR</u>
* 30 Year Fixed	6.750%	0.000	6.705%
* 20 Year Fixed	6.625%	0.000	6.605%
* 15 Year Fixed	6.625%	0.000	6.632%
* 10 Year Fixed	6.375%	0.000	6.448%
* 15/6 ARM ³	6.625%	0.000	7.075%
* 10/6 ARM ³	6.500%	0.000	7.258%
* 7/6 ARM ³	6.375%	0.000	7.395%
* 5/6 ARM ⁴	6.375%	0.000	7.535%

* Rates reflected here assumes an "auto debit" from a FNB account

Special Loan Programs

<u>Loan Programs</u>	<u>Rate</u>	<u>Points</u>	<u>APR</u>
* 30 Yr Homeownership/Rehab	7.125%	0.000	7.307%
* 15 Yr Homeownership/Rehab	6.625%	0.000	6.914%
Bridge Loan-INT Only 1 Yr Balloon	8.500%	0.000	9.296%

**Rates expire at 11:59 pm today.
**For construction rates, please contact a Mortgage Loan Originator

For Internal Use ONLY

Rates and fees shown on this rate sheet are not indicative to all loan scenarios. Additional points may apply. See a Mortgage Loan Originator to discuss your loan scenario for specific pricing.

*Annual Percentage Rate (APR) based on Conforming- \$201K loan amount, Jumbos- \$727K loan amount, with 20% down payment and 740 credit score. FHA/USDA- \$150K loan amount, 680 credit score, 96.5% LTV. VA - 350K loan amount, 720 credit score, 100% LTV.

*All non special program rates are based on a 30 day lock. FHOP/FHIRP are based on a 45 day lock.

Adjustable Rate Mortgage with 3.00% margin above SOFR, with 5% initial cap,
¹ 1% per adjustment cap, and 5% lifetime cap

Adjustable Rate Mortgage with 3.00% margin above SOFR, with 2% initial cap,
² 1% per adjustment cap, and 5% lifetime cap

Adjustable Rate Mortgage with 2.75% margin above SOFR, with 5% initial cap,
³ 1% per adjustment cap, and 5% lifetime cap

Adjustable Rate Mortgage with 2.75% margin above SOFR, with 2% initial cap,
⁴ 1% per adjustment cap, and 5% lifetime cap

**RATES SUBJECT TO CHANGE
WITHOUT NOTICE!**

Current SOFR index **5.06724**

**LOANS WITH A RED - NEGATIVE SIGN ARE A
LENDERS CREDIT TO THE BORROWER**