



MORTGAGE RATE SHEET 01/17/2019

The rates provided are based on zero points. Subject property must be the member's primary residence and be located in the state of Delaware, Cecil, Kent, Queen Annes, Caroline, Dorchester, Talbot, Somerset, Wicomico or Worcester County, MD, Chester or Delaware County, PA.¹ Maximum loan amount \$484,350^{1,2}. APR and payment based on zero points and a \$200,000 loan amount at 80% loan-to-value (\$600,000 for the Jumbo loan).³

		30 YR	20 YR	15 YR	10 YR	N/A
CONVENTIONAL MORTGAGE PURCHASE AND RATE/TERM REFI LTV </=80.00%	Rates as low as	4.625%	4.625%	4.000%	3.750%	N/A
	APR ³	4.704%	4.732%	4.134%	3.942%	
	Payment	\$1,028.28	\$1,278.83	\$1,479.38	\$2,001.22	
CONVENTIONAL MORTGAGE PURCHASE AND RATE/TERM REFI LTV >/= 80.01% - </= 90.00%	Rates as low as	4.750%	4.750%	4.125%	3.875%	N/A
	APR	4.829%	4.857%	4.259%	4.068%	
	Payment	\$1,043.29	\$1,292.45	\$1,491.94	\$2,013.04	
CONVENTIONAL MORTGAGE CASH-OUT REFI LTV </= 80.00%	Rates as low as	4.750%	4.750%	4.000%	3.750%	N/A
	APR	4.829%	4.857%	4.134%	3.942%	
	Payment	\$1,043.29	\$1,292.45	\$1,479.38	\$2,001.22	
BETTER LIFE CASH-OUT REFI LTV >/=80.01% - </=90.00%	Rates as low as	N/A	5.000%	4.250%	4.000%	N/A
	APR		5.108%	4.385%	4.193%	
	Payment		\$1,319.91	\$1,504.56	\$2,024.90	
EQUITY BUILDER MORTGAGE (NO PMI) PURCHASE AND RATE/TERM REFI LTV >/=80.01% - </=90.00%	Rates as low as	N/A	N/A	4.250%	4.000%	N/A
	APR			4.385%	4.193%	
	Payment			\$1,504.56	\$2,024.90	
FIRST-TIME HOME BUYERS LTV </=95.00% (NO PMI) MAX LOAN AMOUNT \$300,000	Rates as low as	5.125%	4.750%	4.125%	3.875%	N/A
	APR	5.205%	4.857%	4.259%	4.068%	
	Payment	\$1,088.97	\$1,292.45	\$1,491.94	\$2,013.04	
DEL-ONE 100% MORTGAGE (NO PMI) LTV = 100.00% 10/1 ARM 5/2/5 CAPS MAX LOAN AMOUNT \$300,000	Rates as low as	5.375%	N/A	N/A	N/A	N/A
	APR	5.351%				
	Payment	\$1,119.94				
JUMBO LOAN (NO PMI) TO \$600,000 PURCHASE AND RATE/TERM REFI LTV </=85.00%	Rates as low as	5.125%	5.125%	4.500%	4.250%	N/A
	APR	5.152%	5.161%	4.545%	4.314%	
	Payment	\$3,266.92	\$4,001.28	\$4,589.96	\$6,146.25	

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¹This price sheet is for informational purposes only. This information is not an advertisement to extend credit as defined by paragraph 226.24, Regulation Z. Rates are subject to change without notice. Rates shown are the lowest available and may vary based on mortgage type, loan purpose, and other factors. ²Not applicable to Del-One's First-Time Home Buyers, 100% Mortgage or Jumbo Loan Programs.

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