



## Mortgage Payment Examples

Mortgage Rates				Payment Examples		
Conventional/Refinance	Rates (as low as)	APR <sup>†</sup>	Points	# Months	Rate	Payment Amt <sup>††</sup>
<b>10/1 Adjustable Rate Mortgage (ARM)</b>	4.625%	5.128%	0%	1-120	4.625%	\$951.16
				121-359	5.500%	\$1,023.26
				360	5.500%	\$1,023.26
<b>15/15 Adjustable Rate Mortgage (ARM)</b>	4.750%	4.948%	0%	1-180	4.750%	\$965.05
				181-359	5.500%	\$1,013.74
				360	5.500%	\$1,013.75

*Information accurate as of 8/02/2022*

### Disclosures

Membership eligibility required. Payment example based on a \$185,000 Loan Amount with an 80% LTV and FICO $\geq$ 740. Estimated payment does not include taxes and insurance premiums; actual payment may be greater. Information accurate as of 8/2/2022

<sup>†</sup>APR = Annual Percentage Rate. All rates represented above for this loan product(s) are the Annual Percentage Rate (APR).

<sup>††</sup>Principal and Interest only.

All rates are subject to change without notice. Financing available for properties in Texas, Colorado or Utah. May vary with credit, underwriting, property, and other factors.