

Residential Conforming Mortgage				
		Interest Rate	APR*	Typical Monthly Payment
15 Year Fixed	0%	3.500%	3.571%	\$714.88
15 Year Fixed	1%	3.250%	3.467%	\$702.67
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20 Year Fixed	0%	3.875%	3.931%	\$612.59
20 Year Fixed	1%	3.625%	3.797%	\$599.41
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30 Year Fixed	0%	4.125%	4.166%	\$499.29
30 Year Fixed	1%	3.875%	4.000%	\$484.65

The principal and interest (P&I) payment does not include taxes and insurance. Your payment will be higher when these are added. The APR* calculation and the P&I amounts are both based on a loan amount of \$100,000, for the purchase of a primary residence in Pennsylvania, with a 75% loan-to-value (LTV). LTV is the dollar amount of the mortgage divided by the appraised value of the property. Two and three-point conforming mortgages are also available. Purchasing points will decrease your monthly payment. Please call us toll-free at (800) 326-9486 for more information!

Our specialized team of lenders create solutions for even the most complicated loans. We offer specialized loan packages for veterans and those with little or no money for a down payment.

Rates effective: 01/17/2018 – 01/22/2018

*APR= Annual Percentage Rate
Equal Housing Lender



Toll-free to all locations (800) 326-9486
www.firstcitizensbank.com