Conventional Mortgage Rates

Effective the week of November 2, 2026 – November 6, 2026

(Interest Rate is locked after receipt of completed application and supporting documents)

Loan Type	Term	APR (%)	Est. Monthly Payment ***
Fixed Rate Mortgage	Up To 15 Years	***** 6.74	$877.99 **** (computed for 15 year loan)
Fixed Rate Mortgage	16 - 20 Years	***** 6.97	$767.81 **** (computed for 20 year loan)
Fixed Rate Mortgage	21 - 30 Years	***** 7.07	$665.30 **** (computed for 30 year loan)
3/3 Year Adjustable Rate Mortgage	Up To 30 Years	*/***** 5.94	$591.54 **** (computed for 30 year loan)
5/5 Year Adjustable Rate Mortgage	Up to 30 Years	**/***** 6.32	$615.72 **** (computed for a 30 year loan)
10/1 Year Adjustable Rate Mortgage	Up to 30 Years	***/***** 6.70	$640.31 **** (computed for a 30 year loan)

*3/3 Year Adjustable Rate Mortgage – is a variable rate loan that can increase or decrease every 3 years with a maximum per change of 2% and a lifetime maximum change of 6%.

**5/5 Year Adjustable Rate Mortgage – is a variable rate loan that can increase or decrease every 5 years with a maximum per change of 2% and a lifetime maximum change of 6%.

***10/1 Year Adjustable Rate Mortgage – is a variable rate loan that has a fixed rate for the first 10 years of the loan. The rate can then increase or decrease every year for the remaining life of the loan with a maximum per change of 2% and a lifetime maximum change of 6%.

****Computed for a $100,000.00 loan at current rate and specified term.

*****A minimum down payment equivalent to 15% is required on the purchase price of a single family, owner occupied primary residence.

Please Note: The estimated monthly Mortgage payments shown above are for Residential, Owner Occupied, Non-Construction secured by a first lien on a dwelling and do not include amounts for taxes and insurance premiums, actual payment obligation will be greater.

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