Mortgage Rate Quote

Date: **April 03, 2024**

Prepared For: **Borrower Purchase in CT**

Prepared By: **Joseph Chelednik**
Union Savings Bank
2038304200
jchelednik@unionsavings.com

These mortgage rate quotes are based on the transaction information shown below. Any changes in this information could result in a change in the programs or interest rates available. Please note that the mortgage programs and interest rates depicted are subject to change at anytime, without notice and have not yet been guaranteed.

Loan Purpose:	**Purchase**	Property Location:	**, CT**
Home Value:	**$600,000**	County:	**Fairfield**
Loan Amount:	**$480,000**	Occupancy:	**Primary Residence**
Total Loan Amount:	**$480,000**	Property Type:	**Single Family**
Subordinate Financing:	**$0**	Credit Score:	**780**
Escrow Account:	**Yes**	Lock Period:	**60 Day**

CONFORMING 30 YR FIXED

Interest Rate	Points	Credit	APR	Payment
6.500%	**0.000%**	**$0.00**	**6.541%**	**$3,033.93**
6.375%	**0.125%**	**$0.00**	**6.427%**	**$2,994.58**
6.250%	**0.625%**	**$0.00**	**6.350%**	**$2,955.44**

FTHB 30 YR FIXED

Union Savings First time home buyer program

Interest Rate	Points	Credit	APR	Payment
6.375%	**0.000%**	**$0.00**	**6.408%**	**$2,994.58**
6.250%	**0.250%**	**$0.00**	**6.307%**	**$2,955.44**

CHFA - HDF

CHFA publish their rates same for every lender

Interest Rate	Points	Credit	APR	Payment
6.750%	**0.000%**	**$0.00**	**6.802%**	**$3,113.27**

CONFORMING 15 YR FIXED

Interest Rate	Points	Credit	APR	Payment
6.125%	**0.000%**	**$0.00**	**6.191%**	**$4,083.00**
6.000%	**0.250%**	**$0.00**	**6.105%**	**$4,050.51**
5.875%	**0.750%**	**$0.00**	**6.058%**	**$4,018.17**

5/1 YEAR ARM

Interest Rate	Points	Credit	APR	Payment
6.000%	**0.000%**	**$0.00**	**7.073%**	**$2,877.84**
5.875%	**0.375%**	**$0.00**	**7.059%**	**$2,839.38**

7/1 YEAR ARM

Very Popular !

Interest Rate	Points	Credit	APR	Payment
6.125%	**0.000%**	**$0.00**	**6.934%**	**$2,916.53**
6.000%	**0.375%**	**$0.00**	**6.906%**	**$2,877.84**

FHA 30 Year Fixed

Usually a last resort (poor credit)

Interest Rate	Points	Credit	APR	Payment

6.125%	**0.000%**	**$0.00**	**6.676%**	**$3,166.48**
6.000%	**0.375%**	**$0.00**	**6.586%**	**$3,127.09**
5.875%	**0.875%**	**$0.00**	**6.509%**	**$3,087.93**
5.750%	**1.125%**	**$0.00**	**6.406%**	**$3,049.00**
5.625%	**1.375%**	**$0.00**	**6.302%**	**$3,010.32**

Important Notices:

- The interest rates, annual percentage rates (APRs), and points shown are subject to change without notice.
- The monthly payment amount shown includes principal, interest, and mortgage insurance, if required. Your actual monthly payment will be higher if an escrow/impound account is established or required.
- Your APR will vary based on your final loan amount and finance charges.