



Personal – Mortgage Rates

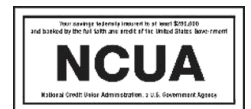
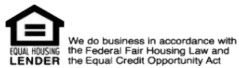
Effective: 12/11/2018

| Product  | Term                      | Interest Rate | APR**  |
|--|---------------------------|---------------|--------|
| 10-Year Fixed-Rate                             | 10 Years                  | 3.875%        | 4.210% |
| 15-Year Fixed-Rate                             | 15 Years                  | 4.000%        | 4.233% |
| 20-Year Fixed-Rate                             | 20 Years                  | 4.375%        | 4.561% |
| 30-Year Fixed-Rate                             | 30 Years                  | 4.500%        | 4.637% |
| 30-Year Fixed-Rate First-Time Homebuyer (FTHB) | 30 Years                  | 4.750%        | 4.767% |
| One Year Libor ARM (1/1)                       | 30 Years                  | 2.500%        | 5.198% |
| Three Year Libor ARM (3/1)                     | 30 Years                  | 3.375%        | 5.047% |
| Five Year Libor ARM (5/1)                      | 30 Years                  | 3.625%        | 4.890% |
| Seven Year Libor ARM (7/1)                     | 30 Years                  | 4.125%        | 4.945% |
| VA 15-Year Fixed                               | 15 Years                  | 3.750%        | 4.307% |
| VA 30-Year Fixed                               | 30 Years                  | 4.250%        | 4.572% |
| FHA 15-Year Fixed                              | 15 Years                  | 4.000%        | 5.138% |
| FHA 30-Year Fixed                              | 30 Years                  | 4.500%        | 5.654% |
| Jumbo 15-Year Fixed                            | 15 Years                  | 4.000%        | 4.161% |
| Jumbo 20-Year Fixed                            | 20 Years                  | 4.375%        | 4.504% |
| Jumbo 30-Year Fixed                            | 30 Years                  | 4.500%        | 4.595% |
| Jumbo Three Year Libor ARM (3/1)               | 30 Years                  | 3.375%        | 5.151% |
| Jumbo Five Year Libor ARM (5/1)                | 30 Years                  | 3.625%        | 4.971% |
| Jumbo Seven Year Libor ARM (7/1)               | 30 Years                  | 4.125%        | 5.018% |
| Construction Loan - \$500,000 and Above        | Up to 12 Months           | 5.750%        | 8.230% |
| Construction Loan - Up To \$499,999            | Up to 12 Months           | 5.250%        | 8.040% |
| Land Loans                                     | 3 Yr Balloon 15 Yr Amort. | 8.250%        | 8.673% |
| Land Loans                                     | 5 Yr Balloon 15 Yr Amort. | 9.000%        | 9.441% |

Visit Ent.com/Legal to review Ent's Important Account Information Disclosures.

\*\*APR - Annual Percentage Rate. Rates and terms are subject to change without notice. Ent offers financing on homes throughout Colorado. Closing costs include origination fee, title policy, appraisal, credit report, and survey. Closing costs on construction loans may vary. Standard credit and underwriting guidelines apply. Consult a tax adviser for further information regarding the deductibility of interest and charges. All loans are subject to final credit approval.

Please reference the Mortgage Resource Center for more information on loan qualifications and examples. For additional rate information, please call (719) 574- 1100 or 800-525-9623.



Equal Housing Lender • Federally insured by NCUA • Equal Opportunity Lender • Ent is a registered trademark of Ent Credit Union