Mortgage Loan Rates

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Florence Bank

Conforming Fixed Rate Mortgage Loans	Points	Interest Rate	Annual Percentage Rate (APR)	Fully Indexed Rate	Monthly Principal and Interest Payment per $1,000 Borrowed*	Monthly Principal and Interest Payment per $1,000 After First Adjustment*
10-Year Fixed-Rate	0	6.250%	6.581%	N/A	$11.23	N/A
15-Year Fixed-Rate	0	6.500%	6.738%	N/A	$8.71	N/A
15-Year Fixed-Rate	1	6.375%	6.774%	N/A	$8.64	N/A
15-Year Fixed-Rate	2	6.250%	6.811%	N/A	$8.57	N/A
20-Year Fixed-Rate	0	6.750%	6.943%	N/A	$7.60	N/A
20-Year Fixed-Rate	1	6.625%	6.948%	N/A	$7.53	N/A
20-Year Fixed-Rate	2	6.500%	6.953%	N/A	$7.46	N/A
30-Year Fixed-Rate	0	6.875%	7.024%	N/A	$6.57	N/A
30-Year Fixed-Rate	1	6.750%	6.998%	N/A	$6.49	N/A
30-Year Fixed-Rate	2	6.625%	6.973%	N/A	$6.40	N/A

*Monthly Principal and Interest (P&I) payment per $1,000 does not include taxes and insurance, and as a result your payment obligation will be greater.
Conforming Fixed Rate Mortgage Loan APR's assume a $100,000 mortgage and a 20% down payment.
Rates may vary based upon your credit profile, property type, or Loan-to-Value (LTV) percentage.
Private Mortgage Insurance (PMI) is required for down payments less than 20%. Homeowner's Insurance and Flood Insurance (if applicable) are required.
Condominiums: 80% maximum LTV.
Use this mortgage calculator to determine your fixed monthly payment: https://www.florencebank.com/calculator/mortgage-loan

Portfolio Fixed Rate Mortgage Loans	Points	Interest Rate	Annual Percentage Rate (APR)	Fully Indexed Rate	Monthly Principal and Interest Payment per $1,000 Borrowed*	Monthly Principal and Interest Payment per $1,000 After First Adjustment*
10-Year Fixed-Rate	0	6.750%	7.089%	N/A	$11.48	N/A
15-Year Fixed-Rate	0	7.000%	7.245%	N/A	$8.99	N/A
15-Year Fixed-Rate	1	6.875%	7.283%	N/A	$8.92	N/A
15-Year Fixed-Rate	2	6.750%	7.323%	N/A	$8.85	N/A
20-Year Fixed-Rate	0	7.250%	7.450%	N/A	$7.90	N/A
20-Year Fixed-Rate	1	7.125%	7.457%	N/A	$7.83	N/A
20-Year Fixed-Rate	2	7.000%	7.465%	N/A	$7.75	N/A
30-Year Fixed-Rate	0	7.375%	7.531%	N/A	$6.91	N/A
30-Year Fixed-Rate	1	7.250%	7.508%	N/A	$6.82	N/A
30-Year Fixed-Rate	2	7.125%	7.486%	N/A	$6.74	N/A

*Monthly Principal and Interest (P&I) payment per $1,000 does not include taxes and insurance, and as a result your payment obligation will be greater.
Portfolio Fixed Rate Mortgage Loan APR's assume a $100,000 mortgage and a 20% down payment.
Rates may vary based upon your credit profile, property type, or Loan-to-Value (LTV) percentage.
Private Mortgage Insurance (PMI) is required for down payments less than 20%. Homeowner's Insurance and Flood Insurance (if applicable) are required.
Condominiums: 80% maximum LTV.
Use this mortgage calculator to determine your fixed monthly payment: https://www.florencebank.com/calculator/mortgage-loan

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Adjustable-Rate Mortgage (ARM) Loans	Points	Interest Rate	Annual Percentage Rate (APR)	Fully Indexed Rate	Monthly Principal and Interest Payment per $1,000 Borrowed*	Monthly Principal and Interest Payment per $1,000 After First Adjustment*
5/1-Year Adjustable-Rate (30-Year Term)	0	5.500%	6.617%	7.125%	$5.68 60 payments	$6.61 300 payments
7/1-Year Adjustable-Rate (30-Year Term)	0	6.000%	6.682%	7.125%	$6.00 84 payments	$6.61 276 payments
10/1-Year Adjustable-Rate (30-Year Term)	0	6.000%	6.521%	7.125%	$6.00 120 payments	$6.55 240 payments

*Monthly Principal and Interest (P&I) payment per $1,000 does not include taxes and insurance, and as a result your payment obligation will be greater.
Adjustable Rate Mortgage Loan APR's assume a $100,000 mortgage and a 20% down payment.
CAP Structure: Initial Adjustment/Lifetime Adjustment - 2%/6% unless otherwise stated.
The APR is subject to increase or decrease at the time of each adjustment.
The initial interest rate may be discounted until the first review period.
The margin on all ARM's is 2.75% unless otherwise noted.
ARM Loans use an index of 4.36
Private Mortgage Insurance (PMI) required if the down payment is less than 20%. Homeowners insurance and flood insurance (if applicable) are required.
Condominiums: 80% maximum Loan-to-Value (LTV).
Use this mortgage calculator to determine your adjustable monthly payment: https://www.florencebank.com/calculator/mortgage-adjustable

Construction Mortgage Loans	Points	Interest Rate	Annual Percentage Rate (APR)	Fully Indexed Rate	Monthly Principal and Interest Payment per $1,000 Borrowed*	Monthly Principal and Interest Payment per $1,000 After First Adjustment*
15-Year Fixed-Rate	0	7.000%	7.424%	N/A	$8.99	N/A
20-Year Fixed-Rate	0	7.250%	7.595%	N/A	$7.90	N/A
30-Year Fixed-Rate	0	7.375%	7.643%	N/A	$6.91	N/A

*Monthly Principal and Interest (P&I) payment per $1,000 does not include taxes and insurance, and as a result your payment obligation will be greater.
Construction Mortgage Loan APR's assume a $100,000 mortgage and a 20% down payment.
Rates may vary based upon your credit profile, property type, or Loan-to-Value (LTV) percentage.
Homeowner's Insurance and Flood Insurance (if applicable) are required.
Use this mortgage calculator to determine your fixed monthly payment: https://www.florencebank.com/calculator/mortgage-loan

Jumbo Fixed Rate Mortgage Loans	Points	Interest Rate	Annual Percentage Rate (APR)	Fully Indexed Rate	Monthly Principal and Interest Payment per $1,000 Borrowed*	Monthly Principal and Interest Payment per $1,000 After First Adjustment*
15-Year Fixed-Rate	0	6.625%	6.693%	N/A	$8.78	N/A
20-Year Fixed-Rate	0	6.875%	6.931%	N/A	$7.68	N/A
30-Year Fixed-Rate	0	7.000%	7.044%	N/A	$6.65	N/A

*Monthly Principal and Interest (P&I) payment per $1,000 does not include taxes and insurance, and as a result your payment obligation will be greater.
Jumbo Fixed Rate Mortgage Loan APR's assume a $832,751.00 Mortgage, a 20% down payment and are for mortgage loans greater than $832,751.00.
Rates may vary based upon your credit profile, property type, or Loan-to-Value (LTV) percentage.
Homeowner's Insurance and Flood Insurance (if applicable) are required.
Use this mortgage calculator to determine your fixed monthly payment: https://www.florencebank.com/calculator/mortgage-loan

Land Mortgage Loans	Points	Interest Rate	Annual Percentage Rate (APR)	Fully Indexed Rate	Monthly Principal and Interest Payment per $1,000 Borrowed*	Monthly Principal and Interest Payment per $1,000 After First Adjustment*
1-Year Adjustable-Rate (10-Year Term) (Margin of 3.75%)	0	7.500%	8.342%	8.125%	$11.87 12 payments	$12.17 108 payments

*Monthly Principal and Interest (P&I) payment per $1,000 does not include taxes and as a result your payment obligation will be greater.
The land must be a legal building lot.
The initial interest rate may be discounted until the first review period.
Loan Annual Percentage Rates (APR's) assume a $100,000 mortgage and a 30% down payment.
Land Mortgage Loans use an index of 4.36.
Use this mortgage calculator to determine your adjustable monthly payment: https://www.florencebank.com/calculator/mortgage-adjustable

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Special Program Mortgage Loans	Points	Interest Rate	Annual Percentage Rate (APR)	Fully Indexed Rate	Monthly Principal and Interest Payment per $1,000 Borrowed*	Monthly Principal and Interest Payment per $1,000 After First Adjustment*
Home Possible (30-Year Term)**	0	7.500%	7.658%	N/A	$6.99	N/A
USDA Rural Development Mortgage Loan (30-Year Term)	0	7.500%	7.666%	N/A	$6.99	N/A

*Monthly Principal and Interest (P&I) payment per $1,000 does not include taxes and insurance, and as a result your payment obligation will be greater.
Special Program Mortgage Loans APR's assume a $100,000 mortgage and a 20% down payment.
Special Program Mortgage Loan may have additional qualification requirements such as, but not limited to: First Time Home Buyer's only, income cap, down payment requirements or property type.
USDA Guarantee Fee is assessed and based on the loan amount; 1.00% for purchase and refinance transactions.
**Private Mortgage Insurance (PMI) is required for down payments less than 20%. Homeowner's Insurance and Flood Insurance (if applicable) are required.
Condominiums: No financing available for Home Possible Advantage or USDA programs.
Use this mortgage calculator to determine your fixed monthly payment: https://www.florencebank.com/calculator/mortgage-loan

First Time Homebuyer (FTHB) Mortgage Loans	Points	Interest Rate	Annual Percentage Rate (APR)	Fully Indexed Rate	Monthly Principal and Interest Payment per $1,000 Borrowed*	Monthly Principal and Interest Payment per $1,000 After First Adjustment*
FTHB - 30-Year Fixed Rate**	0	6.750%	6.813%	N/A	$6.49	N/A
FTHB - 5/1-Year Adjustable-Rate (30-Year Term)***	0	5.250%	6.440%	7.125%	$5.52 60 payments	$6.59 300 payments
FTHB - 7/1-Year Adjustable-Rate (30-Year Term)***	0	5.500%	6.348%	7.125%	$5.68 84 payments	$6.55 276 payments
FTHB - 10/1-Year Adjustable-Rate (30-Year Term)***	0	5.750%	6.278%	7.125%	$5.84 120 payments	$6.51 240 payments

*Monthly Principal and Interest (P&I) payment per $1,000 does not include taxes and insurance, and as a result your payment obligation will be greater.
First Time Homebuyer Mortgage Loan APR's assume a $100,000 mortgage and a 20% down payment.
First Time Homebuyer Mortgage Incentives include: Lender credit toward closing costs; processing fee is waived; discounted interest rate.
**FTHB 30-Year Fixed-Rate loan offers 3% down payment on owner-occupied 1-unit homes and 5% down payment on owner occupied 2-unit homes.
Condominiums: 80% maximum Loan-to-Value (LTV).
***FTHB Adjustable-Rate Mortgage loans offer 3% down payment on owner-occupied 1-unit homes and 5% down payment on owner occupied 2-unit homes.
Condominiums: 80% maximum LTV.
***CAP Structure: Initial Adjustment/Lifetime Adjustment - 2%/6% unless otherwise noted.
***The APR is subject to increase or decrease at the time of each adjustment.
***The initial interest rate may be discounted until the first review period.
***The margin on all ARM loans is 2.75% unless otherwise noted.
***ARM Loans use an index of 4.36
Private Mortgage Insurance (PMI) is required for down payments less than 20%. Homeowner's Insurance and Flood Insurance (if applicable) are required.
Use this mortgage calculator to determine your fixed monthly payment: https://www.florencebank.com/calculator/mortgage-loan
Use this mortgage calculator to determine your adjustable monthly payment: https://www.florencebank.com/calculator/mortgage-adjustable

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Welcome Home Mortgage Loans	Points	Interest Rate	Annual Percentage Rate (APR)	Fully Indexed Rate	Monthly Principal and Interest Payment per $1,000 Borrowed*	Monthly Principal and Interest Payment per $1,000 After First Adjustment*
Welcome Home - 30-Year Fixed-Rate	0	6.250%	6.309%	N/A	$6.16	N/A
Welcome Home - 10/1-Year Adjustable-Rate (30-Year Term)**	0	5.250%	5.959%	7.125%	$5.52 120 payments	$6.42 240 payments

*Monthly Principal and Interest (P&I) payment per $1,000 does not include taxes and insurance, and as a result your payment obligation will be greater.
**The APR is subject to increase or decrease at the time of each adjustment.
**The initial interest rate may be discounted until the first review period.
**CAP Structure: Initial Adjustment/Lifetime Adjustment - 2%/6% unless otherwise noted.
**Margin on Welcome Home ARM listed above is 2.75%.
**Welcome Home ARM Loans use an index of 4.36
Welcome Home loan Annual Percentage Rates (APRs) assume a $100,000 mortgage.
Homeowner's Insurance and Flood Insurance (if applicable) are required.
Welcome Home loans are only available for first-time homebuyers.
Subject property must be a owner-occupied single-family, two-family, or condominium located in one of the following cities in Massachusetts: Chicopee, Holyoke, Springfield.
Welcome Home Mortgage Incentives include: Lender credit toward closing costs; processing fee is waived; Private Mortgage Insurance (PMI) is waived; discounted interest rate; up to 100% financing.
Contact Florence Bank for full details on additional Welcome Home product offerings based on specific criteria.
Use this mortgage calculator to determine your fixed monthly payment: https://www.florencebank.com/calculator/mortgage-loan
Use this mortgage calculator to determine your adjustable monthly payment: https://www.florencebank.com/calculator/mortgage-adjustable