

BECU Mortgage Rates



Thank you for considering BECU for your home loan needs. We are a not-for-profit credit union committed to the financial well-being of members. We offer better rates, fewer fees and more affordable financial services. We are here to help you find the best solution for your specific financial situation.

For additional information about our home loan options, visit www.becuhomeloans.org or call a BECU mortgage representative at 800-233-2328 x5772.

Additional Information Regarding Rates: All interest rates and annual percentage rates (APRs) are accurate as of the effective date and are subject to change without notice. The APR will be based on the final loan amount and applicable finance charges. Loans are subject to credit approval and other underwriting criteria. Home Loan programs, terms and conditions subject to change without notice.

Rate Schedule Effective: **January 15, 2019**

Products	Interest Rate	Discount Points	APR	Estimated Payment	No. of Payments	Example Loan Amount	Owner Occupied?	Loan Purpose	Credit Score	Down Payment	Estimated Closing Cost
10/1 ARM	4.125%	0.125	4.589%	\$1,163.16	360	\$240,000	Yes	Rate/Term Refinance	740+	N/A	\$2,337.59
3/1 ARM	3.750%	0.250	4.950%	\$1,111.48	360	\$240,000	Yes	Rate/Term Refinance	740+	N/A	\$2,637.59
5/5 ARM	3.875%	0.250	4.798%	\$1,128.57	360	\$240,000	Yes	Rate/Term Refinance	740+	N/A	\$2,637.59
	3.875%	0.250	4.809%	\$1,128.57	360	\$240,000	Yes	Purchase	740+	20%	\$4,174.77
7/1 ARM	4.000%	0.125	4.691%	\$1,145.80	360	\$240,000	Yes	Rate/Term Refinance	740+	N/A	\$2,337.59
30 Year Fixed Construction	4.875%	0.000	5.039%	\$1,270.10	360	\$240,000	Yes	Purchase	740+	30%	\$6,124.25
30 Year Fixed Jumbo Construction	5.000%	0.000	5.137%	\$3,435.66	360	\$640,000	Yes	Purchase	740+	30%	\$11,813.15
5/5 ARM Jumbo Construction	4.125%	0.250	4.988%	\$3,101.76	360	\$640,000	Yes	Purchase	740+	30%	\$13,413.15
30 Year Fixed Conforming	4.750%	0.000	4.788%	\$1,251.95	360	\$240,000	Yes	Rate/Term Refinance	740+	N/A	\$2,037.59
	4.625%	0.000	4.673%	\$1,233.93	360	\$240,000	Yes	Purchase	740+	20%	\$3,574.77
FHA 30 Fixed	4.625%	0.000	4.905%	\$1,233.93	360	\$240,000	Yes	Rate/Term Refinance	740+	N/A	\$4,476.59
15 Year Fixed Conforming	4.125%	-0.500	4.112%	\$1,790.32	180	\$240,000	Yes	Rate/Term Refinance	740+	N/A	\$837.59
	4.125%	-0.500	4.130%	\$1,790.32	180	\$240,000	Yes	Purchase	740+	20%	\$2,374.77
20 Year Fixed Conforming	4.500%	0.125	4.565%	\$1,518.36	240	\$240,000	Yes	Rate/Term Refinance	740+	N/A	\$2,337.59
15 Year Fixed Jumbo	4.125%	-0.500	4.090%	\$4,475.81	180	\$600,000	Yes	Rate/Term Refinance	740+	N/A	-\$427.45
	4.125%	-0.500	4.108%	\$4,475.81	180	\$600,000	Yes	Purchase	740+	20%	\$2,356.55
30 Year Fixed Jumbo	4.500%	0.000	4.524%	\$3,040.11	360	\$600,000	Yes	Rate/Term Refinance	740+	N/A	\$2,572.55
	4.375%	0.000	4.408%	\$2,995.71	360	\$600,000	Yes	Purchase	740+	20%	\$5,356.55
5/5 ARM Jumbo	3.750%	0.250	4.740%	\$2,778.69	360	\$600,000	Yes	Rate/Term Refinance	740+	N/A	\$4,072.55
VA 30 Year Fixed	4.500%	0.000	4.516%	\$1,216.04	360	\$240,000	Yes	Purchase	740+	0%	\$3,703.75
30 Year Fixed HomeReady	4.625%	0.000	4.676%	\$1,233.93	360	\$240,000	Yes	Purchase	740+	20%	\$3,649.77

Estimated monthly payments are based on an Example Loan Amount with no cash out, no subordinate financing, an applicant Credit Score, the Interest Rate and Discount Points disclosed above applicable to the Product, and does not include amounts for taxes and insurance. Actual payment amount will be greater if an escrow account for taxes and insurance is established. Rate may be higher than advertised rate depending on loan terms and credit qualifications. ARM rates are subject to change after loan closing. Property insurance is required and flood insurance may be required.

Products	Interest Rate	Discount Points	APR	Estimated Payment	No. of Payments	Example Loan Amount	Owner Occupied?	Loan Purpose	Credit Score	Down Payment	Est. Closing Cost
12 Year No Fee	4.250%	0.00	4.282%	\$1,775.44	144	\$200,000	Yes	Rate/Term Refinance	660+	N/A	\$0.00

No Fee loans are for refinances only. Borrower is responsible for paying all fees and charges related to the existing loan (for example, payoff demand, reconveyance fee and/or any prepayment penalty imposed by existing lender). The APR in the example assumes the payment of 15 days of interest at closing. The borrower is responsible for payment of per diem interest, payment of property taxes, and insurance premiums (if due).

Mortgages are available in: WA,OR,CA,AZ,KS,MO,PA,IL only

