

Effective March 03, 2026

Rates & Terms subject to change without notice

**MORTGAGE RATE SHEET**

Olympia Credit Union | 360-754-5559 or 360-456-7037 | [www.olycu.org](http://www.olycu.org)

PRODUCT	INTEREST RATE & TERMS	CLTV
1 <sup>st</sup> Mortgage	Call for current rates & terms	Up to 80%
1 <sup>st</sup> Mortgage/Non-Owner Occupied	Call for current rates & terms	Up to 65%

PRODUCT & TERM	INTEREST RATE	APR*	CLTV
Bare Land	10.99-18.0%	11.15-18.00%*	Up to 50%

PRODUCT & TERM	INTEREST RATE	APR*	CLTV
2 <sup>ND</sup> Mortgage/15 YEAR FIXED	8.50-16.50%	8.50-16.50%*	Up to 90%
Equity in a 2 <sup>nd</sup> /0-7 YEARS FIXED SHORT TERM 2 <sup>ND</sup> MORTGAGE (0-84 months)	7.15-15.15%	7.15-15.16%*	Up to 90%
Equity in a 2 <sup>nd</sup> /8-10 YEARS FIXED SHORT TERM 2 <sup>ND</sup> MORTGAGE (85-120 months)	8.15-16.15%	8.16-16.16%*	Up to 90%

**APR= Annual Percentage Rate. Rates shown are current as of March 03, 2026. Call for current rates.**

**Payment example:** On a \$50,000 loan at 7.15% for 7 years, you would make 84 payments of \$755.33

**HOME LOAN PROGRAMS, TERMS AND CONDITIONS SUBJECT TO CHANGE WITHOUT NOTICE**

**REAL ESTATE LOANS AVAILABLE FOR STATE OF WASHINGTON PROPERTY ONLY**

Interest rates are based on an applicant(s) Credit Score and combined Loan-to-Value. Interest Rates disclosed above applicable to the product and does not include amounts for taxes and insurance. Rates subject to loan terms and credit qualifications. Property insurance is required and flood insurance may be required. All mortgages are subject to clear title and property evaluation.

Borrower may be responsible for all 3<sup>rd</sup> party fees on Real Estate Loans. Third party fees may include but are not limited to: Appraisal; Title Insurance; Flood Certificate; Credit Report, Recording Fees; Tax Service Fee; Escrow Closing (if required); Processing Fees. Contact the credit union for estimated fees. Fees may be included in the loan.

All Real Estate loans require an application deposit of \$300 for second mortgages; \$500 for 1<sup>st</sup> mortgages or the estimated cost of appraisal; whichever is greater. When the loan is funded the deposit will be refunded OR applied toward your closing costs. If the loan is cancelled prior to loan being closed this deposit will go toward any 3<sup>rd</sup> party fees already expensed by the credit union.

Non-Owner- Occupied Real Estate Programs are eligible for the 10 Year Fixed/1<sup>st</sup> Mortgage and the Home Equity Line of Credit programs only. (refer to the Consumer Lending Rate Sheet for Home Equity Line of Credit information) All other Real Estate loan programs are available on primary or vacation residence only.

**Equity in a 2<sup>nd</sup>:** Minimum loan amount \$5,000. Up to 90% financing based on tax assessed value for loans up to \$50,000. Loans over \$50,000 will require an appraisal at the borrowers expense.

Additional information regarding rates: All interest rates and Annual Percentage Rates (APRs) are subject to change without notice. Your actual rates and/or points may be different as many factors go into providing you with a mortgage loan. The APR will be based on the final loan amount and applicable finance charges. Loans are subject to credit approval and other underwriting criteria.

