



Loan Rate Sheet Effective Date: 11/24/2025

PURCHASE PROGRAMS

As low as 10% Down up to 3M loan amount, 3M+ also Accepted!

5/5 ARM	4.875%	rate	<u>0</u> points
JUMBO 5/5 ARM	4.875%	rate	<u>0</u> points
30 YEAR FIXED	5.75%	rate	<u>0</u> points
15 YEAR FIXED	5.25%	rate	<u>0</u> points

Construction/Perm ARMS

Rate locked/protected during construction with **FREE** rate float down at home Completion!

As low as 10% Down/Equity up to 3M loan amount, 3M+ also Accepted!

VyStar Credit Union 5 & 7 Yr ARM, the best construction programs in the market, locked at application, 120-day rate locks, up to 18 months for construction term at no additional fee and **FREE** rate float down to 30 Yr Fixed at home completion.

5/5 CP ARM	4.875%	rate	<u>0</u> points
7/1 CP ARM	5.125%	rate	<u>0</u> points

Construction/Perm FIXED RATES

Rate locked and protected during construction with **FREE** rate float down at home Completion!

As low as 10% Down/Equity up to 2M loan amount

30 YEAR FIXED	5.75%	rate	<u>0</u> points
15 YEAR FIXED	5.25%	rate	<u>0</u> points

Rate buydowns offered on all products!

Shane M. Sale

Senior MTG Loan Officer

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VyStar Credit Union

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