

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 competitive 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: **12/31/2020**

| 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 |
|--------------------------|---------------|-----------------|---------------|-------------------|-----------------|---------------------|-----------------|---------------------|--------------|--------------|------------------------|
| 10/6 ARM SOFR | 3.125% | 0.000 | 3.154% | \$1,028.10 | 360 | \$240,000 | Yes | Rate/Term Refinance | 740+ | N/A | \$2,037.59 |
| 3/6 ARM SOFR | 3.375% | 0.250 | 3.230% | \$1,061.03 | 360 | \$240,000 | Yes | Rate/Term Refinance | 740+ | N/A | \$2,637.59 |
| 5/5 ARM CMT | 3.125% | 0.125 | 3.327% | \$1,028.10 | 360 | \$240,000 | Yes | Rate/Term Refinance | 740+ | N/A | \$2,337.59 |
| | 2.625% | 0.000 | 3.153% | \$963.96 | 360 | \$240,000 | Yes | Purchase | 740+ | 20% | \$3,574.77 |
| 5/6 ARM SOFR | 2.750% | 0.250 | 2.990% | \$979.78 | 360 | \$240,000 | Yes | Rate/Term Refinance | 740+ | 20% | \$2,637.59 |
| 7/6 ARM SOFR | 3.000% | 0.000 | 3.096% | \$1,011.85 | 360 | \$240,000 | Yes | Rate/Term Refinance | 740+ | N/A | \$2,037.59 |
| 30 Year Fixed Conforming | 3.125% | 0.375 | 3.184% | \$1,028.10 | 360 | \$240,000 | Yes | Rate/Term Refinance | 740+ | N/A | \$2,937.59 |
| | 2.750% | -0.125 | 2.777% | \$979.78 | 360 | \$240,000 | Yes | Purchase | 740+ | 20% | \$3,274.77 |
| FHA 30 Fixed | 2.375% | 0.125 | 3.479% | \$932.77 | 360 | \$240,000 | Yes | Purchase | 740+ | 3.50% | \$4,776.59 |
| 15 Year Fixed Conforming | 2.500% | 0.375 | 2.602% | \$1,600.29 | 180 | \$240,000 | Yes | Rate/Term Refinance | 740+ | N/A | \$2,937.59 |
| | 2.125% | -0.125 | 2.171% | \$1,558.27 | 180 | \$240,000 | Yes | Purchase | 740+ | 20% | \$3,274.77 |
| 20 Year Fixed Conforming | 3.000% | 0.125 | 3.054% | \$1,331.03 | 240 | \$240,000 | Yes | Rate/Term Refinance | 740+ | N/A | \$2,337.59 |
| 15 Year Fixed Jumbo | 2.750% | -0.250 | 2.744% | \$4,071.73 | 180 | \$600,000 | Yes | Rate/Term Refinance | 740+ | N/A | \$1,072.55 |
| | 2.375% | -0.250 | 2.384% | \$3,965.53 | 180 | \$600,000 | Yes | Purchase | 740+ | 20% | \$3,856.55 |
| 30 Year Fixed Jumbo | 3.125% | -0.375 | 3.113% | \$2,570.25 | 360 | \$600,000 | Yes | Rate/Term Refinance | 740+ | N/A | \$322.55 |
| | 2.875% | -0.375 | 2.872% | \$2,489.35 | 360 | \$600,000 | Yes | Purchase | 740+ | 20% | \$3,106.55 |
| 5/5 ARM CMT Jumbo | 3.000% | -0.250 | 3.242% | \$2,529.62 | 360 | \$600,000 | Yes | Rate/Term Refinance | 740+ | N/A | \$1,072.55 |
| VA 30 Year Fixed | 2.375% | 0.000 | 2.548% | \$932.77 | 360 | \$240,000 | Yes | Purchase | 740+ | 0% | \$3,703.75 |
| 30 Year Fixed HomeReady | 2.750% | -0.125 | 2.780% | \$979.78 | 360 | \$240,000 | Yes | Purchase | 740+ | 20% | \$3,349.77 |

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 | 2.875% | 0.00 | 2.896% | \$1,643.87 | 144 | \$200,000 | Yes | Rate/Term Refinance | 680+ | 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,ID,CA,AZ,KS,MO,PA,IL,SC only

