



# HOME LOAN RATES

Rates Effective May 1, 2024

## HOME EQUITY LOANS

HOME EQUITY LINE OF CREDIT†			
Term	APR*	Maximum Rate	Financing
30 Yrs	9.00%	18.00%	Up to 80%
Promotional rate as low as 5.99% APR* for the first 12 Months**			

\*\*Promotional rate includes: up to 0.75% rate discount if eligible (0.25% for autopay from Eagle checking and 0.50% for loan loyalty)  
After promotional period, minimum qualified rate 3.50% including all discounts with a maximum APR\* of 18.00%

## MANUFACTURED HOME LOANS

NEW MANUFACTURED HOME LOAN††		
Term	APR* Range	Max Financed
240 Mo	8.35% - 12.55%	90%

USED MANUFACTURED HOME LOAN††			
Age / Year Built	Term	APR* Range	Max Financed
Current - 1976	240 Mo	8.45% - 12.80%	90%
1975 - 1968	240 Mo	9.45% - 14.05%	90%

Up to 0.50% rate discount applies for loan loyalty

## FIRST MORTGAGES

### Contact Primary Partners

**(877) 296-8728 • CUprimaryPartner.com/EagleCU**



\*The variable Annual Percentage Rate (APR) after the initial rate discount is based on The Wall Street Journal Prime Rate (the "index") plus a margin. Your APR is determined by your credit qualifications. All rates quoted DO NOT include the rate discounts available: 0.50% for loan loyalty (for current or previous Eagle loan credit card in good standing) and 0.25% for automatic payment from an Eagle checking account (Home Equity Loans only). The rates listed above are current as of the effective date and are not intended to be inclusive or a commitment of the pricing for which you may qualify. The loan and accompanying interest rates, points, and APR you may qualify for are based on your credit history, loan-to-value, occupancy, property type, loan amount, loan purpose, and income/financial obligations. All loans are subject to a minimum credit qualifying score. Interest rates, points and APRs are subject to change without notice. Financing percentages reflect maximum amounts, and, in some cases, you may not qualify for maximum financing. †Principal and interest payments required on outstanding balance during 15-year draw period. Not applicable to loan pre-approvals without property selected. A lien will be required on the subject property. A \$75 annual fee applies. Property insurance will be required. A \$625-1,425 fee applies if paid and closed within 3 years. ††New and used Mobile Home Loans financed in California only. This is a closed-end loan with a fixed interest rate. Funds are borrowed for a one-time purchase or refinance. Full appraisal and first lien position required. No prepayment fees or penalties. Approximately \$800-1,200 in processing fee and third-party fees. \$1,000 in Eagle fees included in financing.

#### Contact us

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Manufactured Home Loan phone: 949-639-7993

Member Service Center

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