

First Federal Savings & Loan of Hazard

606-436-3860

P.O. Box 1069, Hazard, KY 41702

Fax: 606-436-0872

This sheet is effective as of 01/14/2019

(NMLS ID 452377)

Owner Occupied Adjustable Rates

Index for ARMs is the National Average Contract Rate.

At December 27, 2018 the index was 4.86%

The APRs quoted assume that the property is in FFS LH market area. Location, term, and loan type may slightly affect the APR. Please ask for a specific APR for a particular loan.

Sample payment for Adjustable Rate Loans reflect relevant payment streams based on the current index.

Sample payment is based on a loan amount of \$100,000, unless otherwise indicated.

For a more relevant example to your situation multiply your loan amount by its percentage of \$100,000.

For example, if you would like a \$60,000 loan and the sample payment is \$615.72, multiply \$615.72 by 60%

Margins are 0% unless otherwise noted

There are no Prepayment Penalties

Owner occupied financing assumes loans of \$350,000 or less; larger loans may be priced differently.

All quotes are for Purchases Only/APR Based on \$100,000 and 30-Year Term unless otherwise noted

Three-Year Adjustable Rate (Owner-Occupied/30-Year Maximum)*

4.25% Interest Rate

4.27 A.P.R.

20% Minimum Down Payment

Sample Payment

Closing Costs: \$796 In Perry County;

Stream 1: 36 payments at

\$437.96

\$846 out of county

Stream 2: 324 payments at

\$473.57

1% per year Rate Change Limit

5% lifetime Rate Ceiling

1/2% Lifetime Rate Floor

Five-Year Adjustable Rate (Owner-Occupied/30-Year Maximum Term)*

5.50% Interest Rate

5.52% A.P.R.

20% Minimum Down Payment

Sample Payment

Closing Costs: \$796 In Perry County;

Stream 1: 60 payments at

\$470.24

\$846 out of county

Stream 2: 300 payments at

\$475.95

1% per year Rate Change Limit

5% lifetime Rate Ceiling

1/2% Lifetime Rate Floor

Seven-Year Adjustable Rate (Owner-Occupied/30-Year Maximum Term)*

5.875% Interest Rate

5.877% A.P.R.

20% Minimum Down Payment

Sample Payment

Closing Costs: \$796 In Perry County;

Stream 1: 84 payments at

\$506.69

\$846 out of county

Stream 2: 276 payments at

\$482.78

1% per year Rate Change Limit

5% lifetime Rate Ceiling

1/2% Lifetime Rate Floor



Home Equity Lines of Credit are available.

Please call for current rates and terms



Loans available for refinances and home equity lines of credit

All Annual Percentage Rates, Interest Rates, and Terms Subject to Change

First Federal is an Equal Housing Lender

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Owner Occupied Fixed Rates

The APRs quoted assume that the property is in FFSLH market area. Location, term, and loan type may slightly affect the APR. Please ask for a specific APR for a particular loan.

The following loans are quoted for an 80% Loan-to-value ratio

Sample payment is based on a loan amount of \$100,000, unless otherwise indicated.

For a more relevant example to your situation multiply your loan amount by its percentage of \$100,000.

For example, if you would like a \$60,000 loan and the sample payment is \$615.72, multiply \$615.72 by 60%

All APRs and payment samples assume the maximum term of the loan.

There are no Prepayment Penalties

All quotes are for Purchases Only/APR Based on \$100,000

30-Year Term

NOT AVAILABLE

20-Year Term

5.60% Interest Rate

5.6015% A.P.R.

Available for purchase or rate/term refinance

Payment of \$619.23 for 240 months

Closing Costs: \$796 In Perry County;

\$846 out of county

Requires minimum 660 credit score

15-Year Term

4.50% Interest Rate

4.5018% A.P.R.

Available for purchase or rate/term refinance

Payment of \$749.75 for 180 months

Closing Costs: \$796 In Perry County;

\$846 out of county

Requires minimum 660 credit score

10-Year Term

4.25% Interest Rate

4.2526% A.P.R.

Available for purchase or rate/term refinance

Payment of \$1,012.45 for 120 months

Closing Costs: \$796 In Perry County;

\$846 out of county

Requires minimum 660 credit score



All Annual Percentage Rates, Interest Rates, and Terms Subject to Change

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Construction Loans and Construction to Permanent Loans

#REF!

First Federal makes loans for the construction of owner-occupied and non-owner-occupied single-family homes. First Federal also offers construction to permanent loans that can be paired with any of our long-term in-house loan products.

Construction Loans

5.0% Interest Rate

6.5% A.P.R.

Term: Up to 12 months, Interest Only

Interest Due Monthly

Closing Costs: \$796 In Perry County;
\$846 out of county

Requires minimum 660 credit score

Maximum Loan to value Ratio of 80% of project as completed

Funds to be disbursed as construction is completed.



First Federal Savings & Loan of Hazard

*Your Hometown Friends
Your Hometown Lenders*

Loan Officers

Located at 655 Main Street, Hazard, KY

Jaime Coffey
NMLS ID 698664

Carlen Dixon
NMLS ID 1200311

Lauren L. Riley
NMLS ID 1823311



All Annual Percentage Rates, Interest Rates, and Terms Subject to Change