BANKING CENTERS

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Mortgage Rates

Rates effective as of 11-10-2026

Term*	Rate	APR	Points
Fixed Rate Mortgage			
15 Year Fixed Rate	6.625%	6.795%	0.000%
30 Year Fixed Rate	7.250%	7.358%	0.000%
Adjustable Rate Mortgage			
3 Year Adjustable Rate	6.500%	6.881%	0.000%
5 Year Adjustable Rate	6.750%	6.929%	0.000%
10/1 Adjustable Rate	7.000%	6.983%	0.000%

*__15 Year Fixed__ - 179 payments of $1,053.59 at an interest rate of 6.625%. 1 payment of $1,054.02 at an interest rate of 6.625%.

*__30 Year Fixed__ - 359 payments of $818.61 at an interest rate of 7.250%. 1 payment of $819.17 at an interest rate of 7.250%.

*__3 Year Adjustable Rate__ - 36 payments of $758.48 at an interest rate of 6.500%. 323 payments of $786.40 at an interest rate of 6.875%. 1 payment of $787.30 at an interest rate of 6.875%.

*__5 Year Adjustable Rate__ - 60 payments of $778.32 at an interest rate of 6.750%. 299 payments of $787.23 at an interest rate of 6.875%. 1 payment of $787.70 at an interest rate of 6.875%.

*__10/1 Adjustable Rate__ - 120 payments of $798.36 at an interest rate of 7.000%. 239 payments of $775.35 at an interest rate of 6.625%. 1 payment of $775.91 at an interest rate of 6.625%.

The information provided assumes the purpose of the loan is to purchase a property, with a loan amount of $120,000 and an estimated property value of $150,000. The property is located in OH and is within Darke county. The property is an existing single family home and will be used as a primary residence.

An escrow (impound) account will not be established. The rate lock period is 45 days and the assumed credit score is 720. If an escrow account is required or requested, the actual monthly payment will also include amounts for real estate taxes and homeowner's insurance premiums.

Rates and margins may be higher based on credit scores or LTV.

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EQUAL HOUSING LENDER