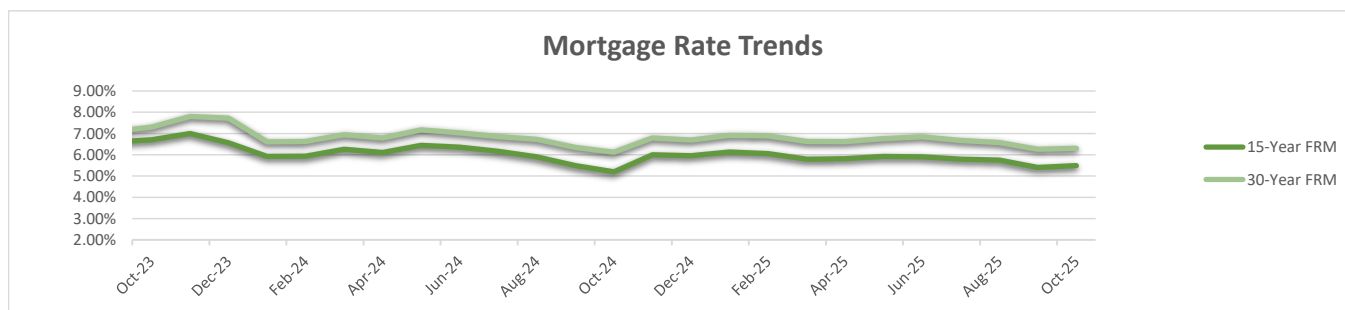




December 12, 2025

Portfolio						
Program	Rate*	Points	P&I per \$100,000	APR**	1st Adj Rate	1st Adj Payment
3/1 Portfolio ARM (2/2/6 Caps)	6.000%	1.000	\$599.55	6.664%	6.625%	\$2,241.09
5/1 Portfolio ARM (2/2/6 Caps)	6.125%	1.000	\$607.61	6.604%	6.625%	\$2,241.09
7/1 Portfolio ARM (2/2/6 Caps)	6.375%	1.000	\$623.87	6.679%	6.625%	\$2,241.09
Conforming						
Program	Rate*	Points	P&I per \$100,000	APR**	1st Adj Rate	1st Adj Payment
30 Year Fixed Rate	6.125%	0.000	\$607.61	6.211%	N/A	N/A
30 Year Fixed Rate	5.875%	1.000	\$591.54	6.053%	N/A	N/A
20 Year Fixed Rate	6.000%	1.000	\$716.43	6.239%	N/A	N/A
15 Year Fixed Rate	5.375%	1.000	\$810.47	5.667%	N/A	N/A
High Balance						
Program	Rate*	Points	P&I per \$100,000	APR**	1st Adj Rate	1st Adj Payment
30 Year Fixed Rate	7.375%	0.000	\$690.68	7.442%	N/A	N/A
30 Year Fixed Rate	6.375%	1.000	\$623.87	6.531%	N/A	N/A
15 Year Fixed Rate	7.625%	0.000	\$934.13	7.734%	N/A	N/A
Government						
Program	Rate*	Points	P&I per \$100,000	APR**	1st Adj Rate	1st Adj Payment
FHA 30 Year Fixed Rate	5.990%	0.000	\$598.91	6.334%	N/A	N/A
FHA 30 Year Fixed Rate	5.625%	1.000	\$575.66	6.057%	N/A	N/A
VA 30 Yr Fixed	5.875%	1.000	\$591.54	6.100%	N/A	N/A
Specialty - Call for Pricing						
Program	Description					
Within Reach DPA Fixed 30	Conventional 30 year fixed with Down Payment Assistance					
Reverse Mortgage	Senior program to take equity out of their home					



**1st Liberty Federal Credit Union**

6200 3rd Avenue

Great Falls, MT 59405

NMLS #758392

<https://www.1stliberty.org/>

Apply By Phone: (855) 995-5016

[Online Application](#)

Rates effective 12/12/2025 are subject to change without notice and use the following assumptions:

Conforming - An owner occupied \$437,500 purchase with a \$350,000 loan amount, credit score of 740 locked for 30 days.

High Balance - An owner occupied \$812,500 purchase with a \$650,000 loan amount, credit score of 740 locked for 30 days.

Government - An owner occupied \$437,500 purchase with a \$350,000 loan amount, credit score of 740 locked for 30 days.

Adjustable Rate Mortgage Programs are based on the 1 Year Constant Maturity Treasuries (CMT) index which is currently 3.61% as of 12/12/25.

\* Payment examples do not include cost of property taxes, insurance or mortgage insurance. Actual payment obligation will be greater than monthly principal and interest only payment.

\*\*APR = Annual Percentage Rate. All loan programs, rates, APR, points and terms listed are subject to change without notice. All loans are subject to credit approval. Rates and fees are subject to Loan Level Pricing Adjustments based on borrower and property qualifications and guidelines.

Applicants must meet all products and investor guidelines for program eligibility.

\*\*\*The Federal Housing Finance Agency (FHFA) publishes annual conforming loan limits that apply to all conventional loans delivered to Fannie Mae. These include baseline and high-cost area loan limits; high-cost areas vary by geographic location. (Cascade County): 1 Unit - \$806,500 | 2 Units - \$1,032,650 | 3 Units - \$1,248,150 | 4 Units - \$1,551,250

\*\*\*\*HUD FHA County Loan Limits can be found [\(Here\)](#)

