



September 12, 2025

### Portfolio

Program	Rate (2)	Points	P&I per \$100,000 (3)	APR (4)	Max 1st Adj	Max 1st Adj Pmt
3 Year ARM - 30 Year Term (1)	6.000%	0.000	\$599.55	6.285%	9.000%	\$804.62
3 Year ARM - 20 Year Term (1)	5.750%	0.000	\$702.08	6.124%	8.750%	\$883.71
3 Year ARM - 15 Year Term (1)	5.500%	0.000	\$817.08	5.967%	8.500%	\$984.74

### Conforming

Program	Rate (2)	Points	P&I per \$100,000 (3)	APR (4)	Max 1st Adj	Max 1st Adj Pmt
30 Year Fixed Rate	6.375%	0.000	\$623.87	6.463%	N/A	N/A
30 Year Fixed Rate	5.990%	1.000	\$598.91	6.170%	N/A	N/A
20 Year Fixed Rate	6.490%	0.000	\$744.98	6.607%	N/A	N/A
20 Year Fixed Rate	5.875%	1.000	\$709.24	6.113%	N/A	N/A
15 Year Fixed Rate	5.990%	0.000	\$843.32	6.132%	N/A	N/A
15 Year Fixed Rate	5.375%	1.000	\$810.47	5.667%	N/A	N/A

### Conforming High Balance (\$806,500 - \$1,209,750)

Program	Rate (2)	Points	P&I per \$100,000 (3)	APR (4)	Max 1st Adj	Max 1st Adj Pmt
30 Year Fixed Rate	7.000%	0.000	\$665.30	7.052%	N/A	N/A
15 Year Fixed Rate	7.625%	0.000	\$934.13	7.716%	N/A	N/A

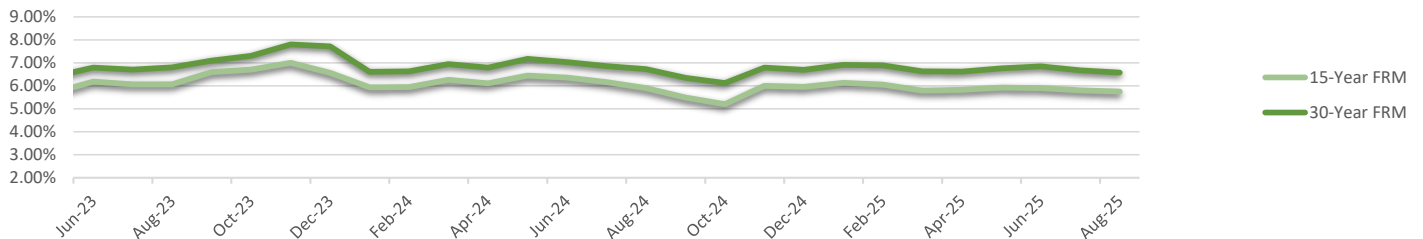
### Government

Program	Rate (2)	Points	P&I per \$100,000 (3)	APR (4)	Max 1st Adj	Max 1st Adj Pmt
FHA 30 Year Fixed Rate	5.750%	0.000	\$583.57	6.088%	N/A	N/A
VA 30 Yr Fixed	6.375%	0.000	\$623.87	6.511%	N/A	N/A
USDA 30 Yr Fix	6.250%	0.000	\$615.72	6.384%	N/A	N/A

### Specialty - Call for Pricing

Program	Description
Within Reach DPA Fixed 30	Conventional 30 year fixed with Down Payment Assistance

### Mortgage Rate Trends



Bank of Magnolia  
122 N. Main St  
Magnolia, OH 44643



NMLS #710357

<https://bankofmagnolia.com/>  
Apply By Phone: (877) 754-1991  
[Online Application](#)

Rates effective 09/12/2025 are subject to change without notice and quoted using the following assumptions:

- Portfolio Programs are based on the '3 Year Constant Maturity Treasuries (CMT)' which is currently 3.47% as of 09/12/25. Annual caps 3%.
- Disclosed start rate and margin is based on optimal underwriting criteria and do not include loan level price/rate adjustments.
- 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. APR's are based on an Owner Occupied Single Family Dwelling with credit score of 740 locked for 30 days. Conforming and Government programs reflect a \$437,500 purchase and \$350,000 loan amount. High Balance program reflects a \$1,200,000 purchase and \$960,000 loan amount. Portfolio ARMs reflect a \$100,000 loan amount. Rates and fees are subject to Loan Level Pricing Adjustments based on borrower and property qualifications and guidelines.

\* Applicants must meet and provide documentation for all loan program and investor guidelines.

\* 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. (Stark 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 [\(Here\)](#)

