



May 16, 2025

**Portfolio Fixed - Owner Occupied Max 90% LTV**

Program	Rate*	Points	P&I per \$100,000	APR**	1st Adj Rate	1st Adj Payment
30 Year Fixed Rate	6.375%	0.000	\$ 623.87	6.463%	N/A	N/A
20 Year Fixed Rate	6.490%	0.000	\$ 631.41	6.579%	N/A	N/A
15 Year Fixed Rate	5.875%	0.000	\$ 837.12	6.015%	N/A	N/A
10 Year Fixed Rate	6.250%	0.000	\$ 857.42	6.394%	N/A	N/A

**Conventional Fixed - Secondary Market**

Program	Rate*	Points	P&I per \$100,000	APR**	1st Adj Rate	1st Adj Payment
30 Year Fixed Rate	6.875%	0.000	\$ 656.93	6.968%	N/A	N/A
30 Year Fixed Rate	6.500%	1.000	\$ 632.07	6.687%	N/A	N/A
20 Year Fixed Rate	6.990%	0.000	\$ 664.63	7.084%	N/A	N/A
20 Year Fixed Rate	6.500%	1.000	\$ 632.07	6.687%	N/A	N/A

**High Balance - Secondary Market**

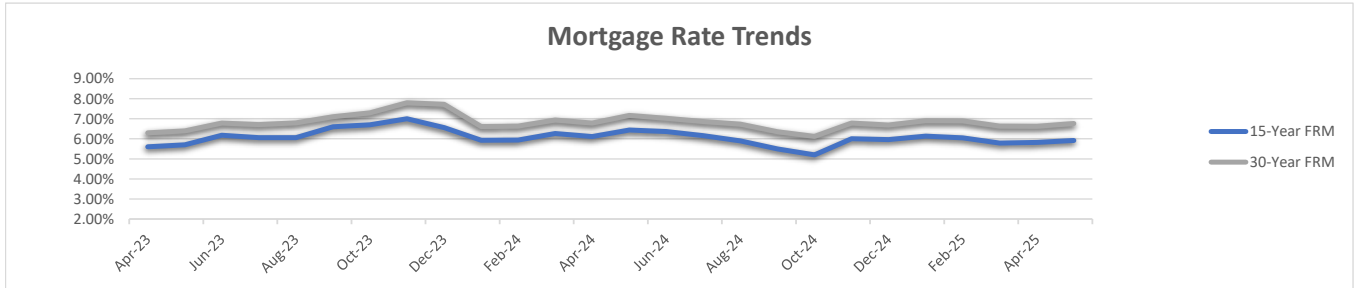
Program	Rate*	Points	P&I per \$100,000	APR**	1st Adj Rate	1st Adj Payment
30 Year Fixed Rate	7.625%	0.000	\$ 707.79	7.694%	N/A	N/A
30 Year Fixed Rate	7.375%	1.000	\$ 690.68	7.545%	N/A	N/A
15 Year Fixed Rate	7.625%	0.000	\$ 934.13	7.734%	N/A	N/A

**Government - Secondary Market**

Program	Rate*	Points	P&I per \$100,000	APR**	1st Adj Rate	1st Adj Payment
FHA 30 Year Fixed Rate	6.125%	0.000	\$ 607.61	6.211%	N/A	N/A
VA 30 Yr Fixed	6.500%	0.000	\$ 632.07	6.589%	N/A	N/A

**Specialty - Call for Pricing**

Program	Description
FHA High Balance 30 Yr Fixed	FHA 30 year fixed with loan amount higher than county loan limit
Within Reach DPA Fixed 30	Conventional 30 year fixed with Down Payment Assistance
TRIO (OwnOption)	Lease home payments until ownership transfers to an FHA Loan
Link 97.5%-100% Financing	Long Term Finance Agreement (40 year term)
Reverse Mortgage	Senior program to take equity out of their home



**First Imperial Credit Union**  
 1602 W. Main Street  
 El Centro, CA 92244



<https://www.FICU.com>

Apply By Phone: (760) 352-1540

[Online Application](#)

Rates effective 05/16/2025 are subject to change without notice, and use the following assumptions:

Portfolio Fixed - Owner Occupied Max 90% LTV - An owner occupied \$437,500 purchase with a \$350,000 loan amount, credit score of 740 locked for 30 days.

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

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

\* Payment examples do not include cost of property taxes, insurance or mortgage insurance, so the 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. (Imperial 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 [\(Here\)](#)

