



July 3, 2025



Portfolio

Program	Rate (1)	Points	P&I per \$100,000 (2)	APR (3)	Max 1st Adj	Max 1st Adj Pmt
30 Year Fixed Rate - Primary Residence	6.500%	0.000	\$632.07	6.540%	N/A	N/A
30 Year Fixed Rate - 2nd / Vacation	6.750%	0.000	\$648.60	6.792%	N/A	N/A
30 Year Fixed Rate - Non-Owner Occupied	7.000%	0.000	\$665.30	7.044%	N/A	N/A
20 Year Fixed Rate - Primary Residence	6.750%	0.000	\$760.36	6.805%	N/A	N/A
15 Year Fixed Rate - Primary Residence	6.250%	0.000	\$857.42	6.314%	N/A	N/A
10 Year Fixed Rate - Primary Residence	6.375%	0.000	\$1,129.13	6.467%	N/A	N/A
Closed End 2nd Fixed - Owner Occupied	7.625%	0.000	\$934.13	7.726%	N/A	N/A
Closed End 2nd Fixed - 2nd / Vacation	7.875%	0.000	\$948.45	7.979%	N/A	N/A
30 Year Fixed Rate Jumbo - Owner Occupied	6.375%	0.000	\$623.87	6.406%	N/A	N/A

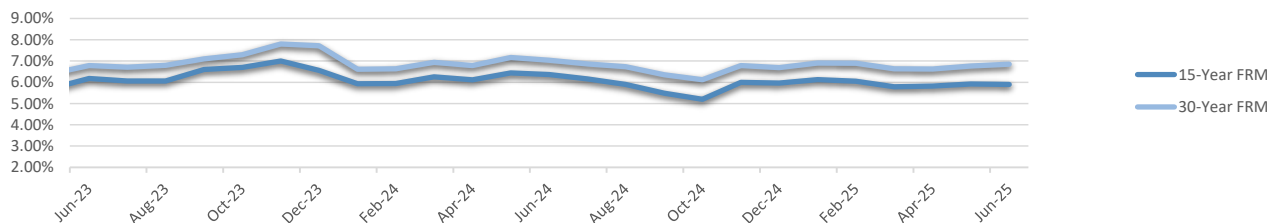
Government

Program	Rate (1)	Points	P&I per \$100,000 (2)	APR (3)	Max 1st Adj	Max 1st Adj Pmt
FHA 30 Year Fixed Rate	6.125%	0.000	\$607.61	6.431%	N/A	N/A
FHA 30 Year Fixed Rate	5.875%	1.000	\$591.54	6.274%	N/A	N/A
VA 30 Yr Fixed	6.500%	0.000	\$632.07	6.623%	N/A	N/A
VA 30 Yr Fixed	6.250%	1.000	\$615.72	6.467%	N/A	N/A
USDA 30 Yr Fix	6.250%	0.000	\$615.72	6.370%	N/A	N/A

Specialty - Call for Pricing

Program	Description
First-Time Buyer / DPA	Specialized Down Payment Assistance Programs for First-Time Homebuyers

Mortgage Rate Trends



Educational Employees Credit Union

2222 W Shaw Ave
Fresno, CA 93711



<https://www.myeecu.org>

Apply By Phone: (855)995-5058

[Online Application](#)

Rates effective 07/03/2025 are subject to change without notice and quoted using the following assumptions:

1. Disclosed start rate and margin is based on optimal underwriting criteria and do not include loan level price / rate adjustments.
 2. 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.
 3. 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 60 days. Portfolio and Government programs reflect a \$400,000 loan amount. Closed End 2nd Mortgage Programs reflect a \$200,000 loan amount. Jumbo program reflects a \$900,000 loan amount.
- Rates and fees are subject to Loan Level Pricing Adjustments based on borrower and property qualifications and guidelines.

Additional Notes:

- * 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. (Fresno County): 1 Unit - \$806,500 | 2 Units - \$1,032,650 | 3 Units - \$1,248,150 | 4 Units - \$1,500,000
- * Maximum Portfolio Single Loan Limit - \$1,500,000
- * HUD FHA County Loan Limits can be found [\(Here\)](#)

