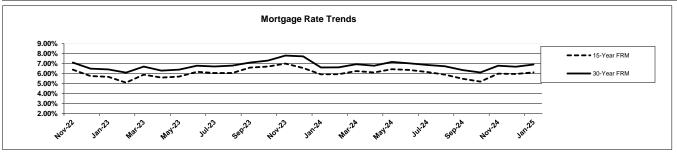






January	17	2021
January	1/.	2023

30 Year Fixed Rate 6.375% 0.000 \$ 623.87 6.463% N/A N/A N/A 20 Year Fixed Rate 6.500% 0.000 \$ 625.52 6.587% N/A N/A N/A 15 Year Fixed Rate 6.125% 0.000 \$ 850.62 6.268% N/A N/A N/A 10 Year Fixed Rate 6.000% 0.000 \$ 811.44 6.134% N/A							January	11, 2025	1939			
30 Year Fixed Rate 6.375% 0.000 \$ 623.87 6.463% N/A N/A N/A 20 Year Fixed Rate 6.500% 0.000 \$ 625.52 6.587% N/A N/A N/A 15 Year Fixed Rate 6.125% 0.000 \$ 850.62 6.268% N/A N/A N/A 10 Year Fixed Rate 6.000% 0.000 \$ 811.44 6.134% N/A	Portfolio Fixed											
20 Year Fixed Rate 6.500% 0.000 \$ 625.52 6.587% N/A N/A 15 Year Fixed Rate 6.125% 0.000 \$ 850.62 6.268% N/A N/A 10 Year Fixed Rate 6.000% 0.000 \$ 811.44 6.134% N/A N/A  Conventional Fixed  Program Rate* Points P&I per \$100,000 APR** 1st Adj Rate 1st Adj Paymo April Paym	Rate	Program	Rate*	Points	P&I p	er \$100,000	APR**	1st Adj Rate	1st Adj Payment			
15 Year Fixed Rate 6.125% 0.000 \$ 850.62 6.268% N/A N/A N/A 10 Year Fixed Rate 6.000% 0.000 \$ 811.44 6.134% N/A	6.37	30 Year Fixed Rate	6.375%	0.000	\$	623.87	6.463%	N/A	N/A			
10 Year Fixed Rate 6.000% 0.000 \$ 811.44 6.134% N/A N/A  Conventional Fixed  Program Rate* Points P&I per \$100,000 APR** 1st Adj Rate 1st Adj Paymo 30 Year Fixed Rate 6.875% 0.000 \$ 656.93 6.968% N/A N/A N/A 30 Year Fixed Rate 7.000% 0.000 \$ 631.41 6.677% N/A N/A N/A 20 Year Fixed Rate 7.000% 0.000 \$ 665.30 7.094% N/A N/A N/A 20 Year Fixed Rate 6.750% 1.000 \$ 648.60 6.941% N/A N/A N/A N/A N/A N/A S0 Year Fixed Rate Points P&I per \$100,000 APR** 1st Adj Rate 1st Adj Paymo 30 Year Fixed Rate 7.500% 0.000 \$ 699.21 7.568% N/A N/A N/A 30 Year Fixed Rate 7.375% 1.000 \$ 690.68 7.545% N/A N/A	6.50	20 Year Fixed Rate	6.500%	0.000	\$	625.52	6.587%	N/A	N/A			
Conventional Fixed           Program         Rate*         Points         P&I per \$100,000         APR**         1st Adj Rate         1st Adj Paymo           30 Year Fixed Rate         6.875%         0.000         \$ 656.93         6.968%         N/A         N/A           30 Year Fixed Rate         6.490%         1.000         \$ 631.41         6.677%         N/A         N/A           20 Year Fixed Rate         7.000%         0.000         \$ 665.30         7.094%         N/A         N/A           20 Year Fixed Rate         6.750%         1.000         \$ 648.60         6.941%         N/A         N/A           High Balance           Program         Rate*         Points         P&I per \$100,000         APR**         1st Adj Rate         1st Adj Paymo           30 Year Fixed Rate         7.500%         0.000         \$ 699.21         7.568%         N/A         N/A           30 Year Fixed Rate         7.375%         1.000         \$ 690.68         7.545%         N/A         N/A	6.12	15 Year Fixed Rate	6.125%	0.000	\$	850.62	6.268%	N/A	N/A			
Program         Rate*         Points         P&I per \$100,000         APR**         1st Adj Rate         1st Adj Paymon           30 Year Fixed Rate         6.875%         0.000         \$ 656.93         6.968%         N/A         N/A           30 Year Fixed Rate         6.490%         1.000         \$ 631.41         6.677%         N/A         N/A           20 Year Fixed Rate         7.000%         0.000         \$ 665.30         7.094%         N/A         N/A           20 Year Fixed Rate         6.750%         1.000         \$ 648.60         6.941%         N/A         N/A           High Balance           Program         Rate*         Points         P&I per \$100,000         APR**         1st Adj Rate         1st Adj Paymon           30 Year Fixed Rate         7.500%         0.000         \$ 699.21         7.568%         N/A         N/A           30 Year Fixed Rate         7.375%         1.000         \$ 690.68         7.545%         N/A         N/A	6.000	10 Year Fixed Rate	6.000%	0.000	\$	811.44	6.134%	N/A	N/A			
30 Year Fixed Rate 6.875% 0.000 \$ 656.93 6.968% N/A N/A 30 Year Fixed Rate 6.490% 1.000 \$ 631.41 6.677% N/A N/A 20 Year Fixed Rate 7.000% 0.000 \$ 665.30 7.094% N/A N/A 20 Year Fixed Rate 6.750% 1.000 \$ 648.60 6.941% N/A N/A  High Balance Program Rate* Points P&I per \$100,000 APR** 1st Adj Rate 1st Adj Paymo 30 Year Fixed Rate 7.500% 0.000 \$ 699.21 7.568% N/A N/A 30 Year Fixed Rate 7.375% 1.000 \$ 690.68 7.545% N/A N/A	Conventional Fixed											
30 Year Fixed Rate 6.490% 1.000 \$ 631.41 6.677% N/A N/A 20 Year Fixed Rate 7.000% 0.000 \$ 665.30 7.094% N/A N/A 20 Year Fixed Rate 6.750% 1.000 \$ 648.60 6.941% N/A N/A  High Balance  Program Rate* Points P&I per \$100,000 APR** 1st Adj Rate 1st Adj Paymo 30 Year Fixed Rate 7.500% 0.000 \$ 699.21 7.568% N/A N/A 30 Year Fixed Rate 7.375% 1.000 \$ 690.68 7.545% N/A N/A	Rate	Program	Rate*	Points	P&I p	er \$100,000	APR**	1st Adj Rate	1st Adj Payment			
20 Year Fixed Rate         7.000%         0.000         \$ 665.30         7.094%         N/A         N/A           20 Year Fixed Rate         6.750%         1.000         \$ 648.60         6.941%         N/A         N/A           High Balance           Program         Rate*         Points         P&I per \$100,000         APR**         1st Adj Rate         1st Adj Paymont           30 Year Fixed Rate         7.500%         0.000         \$ 699.21         7.568%         N/A         N/A           30 Year Fixed Rate         7.375%         1.000         \$ 690.68         7.545%         N/A         N/A	6.87	30 Year Fixed Rate	6.875%	0.000	\$	656.93	6.968%	N/A	N/A			
20 Year Fixed Rate         6.750%         1.000         \$ 648.60         6.941%         N/A         N/A           High Balance           Program         Rate*         Points         P&I per \$100,000         APR**         1st Adj Rate         1st Adj Paymo           30 Year Fixed Rate         7.500%         0.000         \$ 699.21         7.568%         N/A         N/A           30 Year Fixed Rate         7.375%         1.000         \$ 690.68         7.545%         N/A         N/A	6.490	30 Year Fixed Rate	6.490%	1.000	\$	631.41	6.677%	N/A	N/A			
High Balance           Program         Rate*         Points         P&I per \$100,000         APR**         1st Adj Rate         1st Adj Paymo           30 Year Fixed Rate         7.500%         0.000         \$ 699.21         7.568%         N/A         N/A           30 Year Fixed Rate         7.375%         1.000         \$ 690.68         7.545%         N/A         N/A	7.000	20 Year Fixed Rate	7.000%	0.000	\$	665.30	7.094%	N/A	N/A			
Program         Rate*         Points         P&I per \$100,000         APR**         1st Adj Rate         1st Adj Paymo           30 Year Fixed Rate         7.500%         0.000         \$ 699.21         7.568%         N/A         N/A           30 Year Fixed Rate         7.375%         1.000         \$ 690.68         7.545%         N/A         N/A	6.750	20 Year Fixed Rate	6.750%	1.000	\$	648.60	6.941%	N/A	N/A			
30 Year Fixed Rate       7.500%       0.000       \$ 699.21       7.568%       N/A       N/A         30 Year Fixed Rate       7.375%       1.000       \$ 690.68       7.545%       N/A       N/A	High Balance											
30 Year Fixed Rate 7.375% 1.000 \$ 690.68 7.545% N/A N/A	Rate	Program	Rate*	Points	P&I p	er \$100,000	APR**	1st Adj Rate	1st Adj Payment			
	7.500	30 Year Fixed Rate	7.500%	0.000	\$	699.21	7.568%	N/A	N/A			
15 Year Fixed Rate 7.625% 0.000 \$ 934.13 7.734% N/A N/A	7.37	30 Year Fixed Rate	7.375%	1.000	\$	690.68	7.545%	N/A	N/A			
	7.62	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 Paymo	Rate	Program	Rate*	Points	P&I po	er \$100,000	APR**	1st Adj Rate	1st Adj Payment			
FHA 30 Year Fixed Rate 6.250% 0.000 \$ 615.72 6.337% N/A N/A	6.250	FHA 30 Year Fixed Rate	6.250%	0.000	\$	615.72	6.337%	N/A	N/A			
VA 30 Yr Fixed 7.750% 0.000 \$ 716.41 7.851% N/A N/A	7.750	VA 30 Yr Fixed	7.750%	0.000	\$	716.41	7.851%	N/A	N/A			
Specialty - Call for Pricing												
Program Description		Program	Description									
FHA High Balance 30 Yr Fixed FHA 30 year fixed with loan amount higher than county loan limit		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		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		TRIO (OwnOption)	Lease home payments until ownership transfers to an FHA Loan									
Link 97.5%-100% Financing Long Term Finance Agreement (40 year term)		Link 97.5%-100% Financing	Long Term Finance Agreement (40 year term)									
Reverse Mortgage Senior program to take equity out of their home		Reverse Mortgage	Senior program to take equity out of their home									



Sea Air Federal Credit Union 800 Seal Beach Blvd, Bldg. 12 Seal Beach, CA 90740



https://www.seaairfcu.org/
Apply by phone 855.995.5018

Rates effective 01/17/2025 are subject to change without notice, and use the following assumptions:

Portfolio Fixed - 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.



<sup>\*</sup> Payment examples do not include cost of property taxes, insurance or mortgage insurance, so the actual payment obligation will be greater than monthlyh principal and interest only Payment

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

<sup>\*\*</sup>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.