

Conforming Fixed Rate Mortgages (Service Released)				
Term	Rate	APR*	Points	Monthly Payment ** (per \$1,000 Borrowed)
15 Yrs	4.125%	4.186%	0	\$7.46
30 Yrs	4.625%	4.660%	0	\$5.14

* APR (Annual Percentage Rate) is based on 20% down payment for an owner occupied, primary residence. Single family loans over \$417,000 are Jumbo Mortgages. Rates subject to change.
** Monthly payment exclusive of taxes and insurance, actual payment may be higher.

Conforming Adjustable Rate Mortgages					
Program	Rate	APR*	Points	Rate Adjustment Review / Life	Monthly Payment ** (per \$1,000 Borrowed)
3/1	4.500%	3.752%	0	2% / 6%	First 36 mo. \$5.07
					Remaining 324 mo. \$8.74
5/1	4.750%	3.977%	0	2% / 6%	First 60 mo. \$5.22
					Remaining 300 mo. \$8.70

* APR (Annual Percentage Rate) based on 20% down payment for an owner occupied, primary residence.
The current index (1 year Libor Rate) is 1.175% APR. Rate may increase annually after initial period
Single family loans over \$417,000 are Jumbo Mortgages. Rates subject to change.
** Monthly payment exclusive of taxes and insurance, actual payment may be higher.

Jumbo Fixed Rate Mortgages (Service Released)				
Term	Rate	APR*	Points	Monthly Payment ** (per \$1,000 Borrowed)
15 Yrs	4.990%	5.052%	0	\$7.90
30 Yrs	5.500%	5.537%	0	\$5.68

* APR (Annual Percentage Rate) is based on 20% down payment for loans over \$417,000. Rates subject to change.
** Monthly payment exclusive of taxes and insurance, actual payment may be higher.

**Kennebunk Savings Bank offers many loan options, including:
Land Only | Construction | Seasonal Property | Portfolio | New Home Buyer**

Please call Melanie for more rates and details.



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