



## Mortgage Rates

12/04/2024

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### Conventional Fixed Rate Mortgages - for primary residences - servicing retained

Saleable 60 day lock period. 75 or 90 day lock periods available. See Expiration Date Schedule.

	Rate	Points	APR	Term	Monthly Payment (per \$1,000 borrowed)
30 Year	6.500%	0.00%	6.538%	30 Year	\$6.32
	6.250%	1.00%	6.383%	30 Year	\$6.16
20 Year	6.375%	0.00%	6.424%	20 Year	\$7.38
	6.125%	1.00%	6.300%	20 Year	\$7.24
15 Year	6.125%	0.00%	6.186%	15 Year	\$8.51
	5.875%	1.00%	6.094%	15 Year	\$8.37
Portfolio RateProtect 60 day lock period. 120 day lock period available. See Expiration Date Schedule.					
30 Year 100% Financing	7.000%	0.00%	7.039%	30 Year	\$6.65
10 Year	6.125%	0.00%	6.212%	10 Year	\$11.16

### Home Ownership Made Easier - for 1st time homebuyers - servicing retained

Portfolio RateProtect 120 day lock period. See Expiration Date Schedule.

#### HOME Down Payment Assistance (DPA)

	Rate	Points	APR	Term	Monthly Payment (per \$1,000 borrowed)
30 Year Fixed	6.750%	0.00%	6.768%	30 Year	\$6.49
5/1 ARM - 2/5 Cap; tied to 1-year T-Bill with 2.875% margin	6.000%	0.00%	6.786%	30 Year	\$6.00
<b>HOME</b>					
5/1 ARM - 2/5 Cap; tied to 1-year T-Bill with 2.875% margin	6.000%	0.00%	6.786%	30 Year	\$6.00
7/1 ARM - 2/5 Cap; tied to 1-year T-Bill with 2.875% margin	6.750%	0.00%	7.028%	30 Year	\$6.49

### Adjustable Rate Mortgages (ARM) - for primary residences - servicing retained

Portfolio RateProtect 120 day lock period. See Expiration Date Schedule.

	Rate	Points	APR	Term	Monthly Payment (per \$1,000 borrowed)
3/1 ARM - 2/6 Cap; tied to 1-year T-Bill with 2.875% margin	5.750%	0.00%	6.892%	30 Year	\$5.84
	5.500%	1.00%	5.618%	30 Year	\$5.68
5/1 ARM - 2/6 Cap; tied to 1-year T-Bill with 2.875% margin	6.000%	0.00%	6.786%	30 Year	\$6.00
	5.750%	1.00%	5.870%	30 Year	\$5.84
7/1 ARM - 2/6 Cap; tied to 1-year T-Bill with 2.875% margin	6.750%	0.00%	7.028%	30 Year	\$6.49
	6.500%	1.00%	6.626%	30 Year	\$6.32

### Jumbo Mortgages - for primary homes - servicing retained

Portfolio RateProtect 120 day lock period. See Expiration Date Schedule.

Add .25% to rate for loan amounts above \$1,000,000 to \$2,000,000. Approval needed above \$2,000,000.

	Rate	Points	APR	Term	Monthly Payment (per \$1,000 borrowed)
30 Year Fixed	6.750%	0.00%	6.788%	30 Year	\$6.49
20 Year Fixed	6.625%	0.00%	6.675%	20 Year	\$7.53
15 Year Fixed	6.375%	0.00%	6.437%	15 Year	\$8.64
10 Year Fixed	6.375%	0.00%	6.462%	10 Year	\$11.29
5/1 ARM - 2/6 Cap; tied to 1-year T-Bill with 2.875% margin	6.250%	0.00%	6.885%	30 Year	\$6.16
7/1 ARM - 2/6 Cap; tied to 1-year T-Bill with 2.875% margin	7.000%	0.00%	7.159%	30 Year	\$6.65

### VA Mortgages - servicing retained

Saleable 60 day maximum lock period.

	Rate	Points	APR	Term	Monthly Payment (per \$1,000 borrowed)
30 Year Fixed	6.375%	0.00%	6.403%	30 Year	\$6.24

### Community Lending Mortgages - Champlain Housing Trust, Downstreet Housing & Community Development, NeighborWorks of Western VT, Windham & Windsor Housing Trust - Servicing Retained, unless paired with VHFA

Saleable 60 day lock period. 75 or 90 day lock periods available. See Expiration Date Schedule.

Fixed rate products that are not saleable have a .5% rate markup.

	Rate	Points	APR	Term	Monthly Payment (per \$1,000 borrowed)
30 Year Fixed	6.500%	0.00%	6.538%	30 Year	\$6.32
15 Year Fixed	6.125%	0.00%	6.186%	15 Year	\$8.51
Portfolio RateProtect 120 day lock period. See Expiration Date Schedule.					
7/1 ARM - 2/5 Cap; tied to 1-year T-Bill with 2.875% margin	6.750%	7.028%	7.028%	30 Year	\$6.49

### Vermont Housing Finance Agency (VHFA) Mortgages - servicing released

Fixed Rate - Saleable 60 day maximum lock period.

	Rate	Points	APR	Term	Monthly Payment (per \$1,000 borrowed)
30 Year Advantage	6.500%	0.00%	6.538%	30 Year	\$6.32
30 Year Advantage 100% Rural Development (RD)	6.250%	0.00%	6.287%	30 Year	\$6.16
30 Year Move	6.250%	0.00%	6.287%	30 Year	\$6.16
30 Year Move 100% Rural Development (RD)	6.000%	0.00%	6.036%	30 Year	\$6.00

## Second Home Mortgages - servicing retained

Fixed Rate	Rate	Points	APR	Term	Monthly Payment (per \$1,000 borrowed)
Saleable 60 day lock period. 75 or 90 day lock periods available. See Expiration Date Schedule.					
30 Year	6.750%	0.00%	6.900%	30 Year	\$6.49
20 Year	6.875%	0.00%	7.072%	20 Year	\$7.68
15 Year	6.625%	0.00%	6.869%	15 Year	\$8.78
<b>Balloon</b> - 10 year term / 25 Year Amortization - Portfolio RateProtect 120 day lock period. See Expiration Date Schedule.					
Fixed - 10 year term / 25 year amortization	7.125%	0.00%	7.169%	10 year/25 Amort	\$7.15
<b>Adjustable Rate Mortgages (ARM) - servicing retained</b> - Portfolio RateProtect 120 day lock period. See Expiration Date Schedule.					
3/1 ARM - 2/6 Cap; tied to 1-year T-Bill with 3.125% margin	5.625%	0.00%	5.670%	15 Year	\$8.24
5/1 ARM - 2/6 Cap; tied to 1-year T-Bill with 3.125% margin	5.875%	0.00%	5.921%	15 Year	\$8.37
7/1 ARM - 2/6 Cap; tied to 1-year T-Bill with 3.125% margin	6.625%	0.00%	6.672%	15 Year	\$8.78

## Investment Property Mortgages - servicing retained

Fixed Rate	Rate	Points	APR	Term	Monthly Payment (per \$1,000 borrowed)
Saleable 60 day lock period. 75 or 90 day lock periods available. See Expiration Date Schedule.					
30 Year	6.625%	0.00%	6.663%	30 Year	\$6.40
20 Year	6.875%	0.00%	6.925%	20 Year	\$7.68
15 Year	6.625%	0.00%	6.687%	15 Year	\$8.78
<b>Balloon - 10 year term / 25 Year Amortization</b> - Portfolio RateProtect 120 day lock period. See Expiration Date Schedule.					
Fixed - 10 year term / 25 year amortization	7.125%	0.00%	7.169%	10 year/25 Amort	\$7.15
3/1 ARM - 2/6 Cap; tied to 1-year T-Bill with 3.125% margin	6.125%	0.00%	7.138%	10 year/25 Amort	\$6.52
5/1 ARM - 2/6 Cap; tied to 1-year T-Bill with 3.125% margin	6.375%	0.00%	7.042%	10 year/25 Amort	\$6.67
7/1 ARM - 2/6 Cap; tied to 1-year T-Bill with 3.125% margin	7.125%	0.00%	7.331%	10 year/25 Amort	\$7.15

## Construction and Land Mortgages - servicing retained

Portfolio RateProtect 120 day lock period. See Expiration Date Schedule.					Monthly Payment (per \$1,000 borrowed)
Balloon - 10 year term / Variable Amortization	Rate	Points	APR	Term	
Construction - Primary and Second Homes, Interest only	7.750%	0.00%	8.302%	6 to 12 Months	N/A
1/1 ARM Land - 10 yr term/variable Amortization up to 20 years 2/6 Cap; tied to 1-year T-Bill with 3.125% margin	5.625%	0.00%	7.314%	10 year/20 Amort	\$6.95
3/1 ARM Land - 10 yr term/variable Amortization up to 20 years 2/6 Cap; tied to 1-year T-Bill with 3.125% margin	6.250%	0.00%	7.130%	10 year/20 Amort	\$7.31

## Manufactured Home Mortgages - for Primary residences on leased land or in a park - servicing retained

Portfolio RateProtect 120 day lock period. See Expiration Date Schedule.					Monthly Payment (per \$1,000 borrowed)
	Rate	Points	APR	Term	
20 Year - New Home	9.375%	0.00%	9.431%	20 Year	\$9.24
15 Year - New or Existing Home	8.125%	0.00%	8.190%	15 Year	\$9.63

## Green Mortgages - servicing retained - Portfolio RateProtect 120 day lock period. See Expiration Date Schedule.

### Off Grid Mortgage

ARM	posted ARM rate plus 1.00%			30 Year Max	
Fixed Rate	posted fixed rate plus 1.50%			30 Year Max	
<b>VT Modular Mortgage</b> - 20 and 15 year terms available. Contact a Loan Officer.					
	Rate	Points	APR	Term	Monthly Payment (per \$1,000 borrowed)
30 Year Fixed - Owned Land	7.000%		7.039%	30 Year	\$6.65
30 Year Fixed - Leased Land	8.250%		8.292%	30 Year	\$7.51

### Conventional Loan Limit

Unit #	Amount
1	\$ 806,500
2	\$ 1,032,650
3	\$ 1,248,150
4	\$ 1,551,250

### Treasury Bill Weekly Average Index

1 Year	4.350%
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### Rate Lock Expiration Dates

Lock Period	Exp date	Price
<b>Saleable Products</b>		
60 Day	2/2/25	Rate Sheet Price
75 Day	2/17/25	.125 points
90 Day	3/4/25	.25 points
<b>Portfolio RateProtect Products</b>		
<i>One time free float down available</i>		
120 Day	4/3/25	Rate Sheet Price

Rates can vary according to individual loan situations. Rates and lock periods are subject to change. The payment amount may be higher if escrows for property taxes, homeowner's insurance, or mortgage insurance are applicable. APR = Annual Percentage Rate.

Adjustable Rate Mortgages (ARMs) begin with a fixed rate and adjust upward or downward after the initial fixed term. ARM products contain two numbers. The first number refers to the number of years the interest rate at closing remains fixed. The second number is the number of years between interest rate changes after the initial fixed term expires.

