



Lock Before You Look

LLCU is offering a LOCK-IN rate reduction for a LIMITED TIME ONLY!

15 YEAR FIXED RATE MORTGAGE

CURRENT APR: 6.10%
SPECIAL LOCK-IN APR
AS LOW AS:

5.81%

30 YEAR FIXED RATE MORTGAGE

CURRENT APR: 6.64%
SPECIAL LOCK-IN APR
AS LOW AS:

6.44%

What is a Lock-In Rate?

A lock-in rate protects you from the potential of rising interest rates during your home buying process. Your rate will not change between the offering and closing, as long as your closing is within 90 days of loan pre-approval.

How It Works?

- ✓ Apply for your LLCU Mortgage Loan and get PRE-APPROVED.
- ✓ Lock in your rate for up to 90 days.
- ✓ Start looking for your new home.
- ✓ Once offer is accepted, you're all set!



LLCU.ORG
844.222.7788

QUALIFICATIONS & RESTRICTIONS: *APR=Annual Percentage Rate. APRs listed are accurate as of 4/16/25.

The following is an example of a loan amount of \$75,000 and an estimated property value of \$100,000: 30-year fixed rate mortgage at 6.439% APR, payment schedule would be 359 payments of \$461.79 and one payment of \$459.20 at an interest rate of 6.25% with a minimum down payment required of 5% of home purchase price. (The payment does not include amounts for taxes and insurance premiums. If an escrow account is required or requested, the actual payment obligation will be greater).

Promotional discounted rate only valid on in-house LLCU 15- and 30-year new and refinanced mortgage loans applied for, and pre-approved, during the promotional period of May 1, 2025 – June 30, 2025. Rate and availability may vary based on the borrower's representative credit score and underwriting guidelines for pre-approval. The lock-in rate is available for 90 days after pre-approval. LLCU does not guarantee that an applicant will be pre-approved or that a closing can occur within a specific timeframe. All closing timeframes may vary based on all involved parties' participation in closing process. LLCU is not responsible for delays incurred by outside parties. Membership not required for loan pre-approval. Programs, rates, terms, and conditions are subject to change without notice. Other qualifications, terms, and fees may apply. Contact an LLCU MLO for details. NMLS ID: 412587. LLCU is an Equal Housing Lender.

