



The First Central National Bank

Mortgage Loan Rates

Effective May 4, 2022

Single Family Owner Occupied	LTV	Rate	APR **	Per Adjustment	Life	Term	Fees
MODIFICATION FEE (FIXED RATE ONLY): \$500							
5 YEARS FIXED/YEARLY ADJUSTABLE (5/1)	80%	3.250%	3.318%	2%	7% Up	30 Yrs	\$750 + Actual Costs
7 YEARS FIXED/YEARLY ADJUSTMENT (7/1)	80%	3.500%	3.569%	2%	7% Up	30 Yrs.	"
FIXED RATE	80%	3.750%	3.928%			10 Yrs	"
	80%	4.250%	4.376%			15 Yrs.	"
	80%	4.250%	4.364%	Amortized Max 30 Yrs./Balloon in 10 Yrs.			"
	80%	4.500%	4.590%	Amortized Max 30 Yrs./Balloon in 15 Yrs..			"

We offer 30 yr. fixed rate mortgage on 1-4 family owner occupied.....Call us for current rates!

FHA, VA, USDA Loans Available.....Call us for the details!

Farm *

MODIFICATION FEE (FIXED RATE ONLY): \$1,000

7 YEARS FIXED/YEARLY ADJUSTABLE (7/1)	70%	3.500%		2%	7% Up	30 Yrs.	\$1,150 + Actual Costs
FIXED RATE	70%	3.750%				10 Yrs.	"
	70%	4.250%				15 Yrs.	"
	70%	4.250%		Amortized Max 30 Yrs./Balloon in 10 Yrs.			"
	70%	4.750%		Amortized Max 30 Yrs./Balloon in 15 Yrs .			"

Investment, Commercial

MODIFICATION FEE (FIXED RATE ONLY): \$1,000

5 YEARS FIXED/YEARLY ADJUSTABLE (5/1)	80%	4.500%		2%	7% Up	25 Yrs.	\$1,150 + Actual Costs
FIXED RATE	80%	5.250%				10 Yrs.	"
	80%	5.750%				15 Yrs.	"
BUILDING LOT	80%	6.250%				5 Yrs.	"

Contact our Loan Officers for more information

Rates are subject to change.

Add 75 basis points for loans above the stated LTV up to max of 90% LTV.

** APR (Annual Percentage Rate) is based on financing \$100,000 for the maximum term.

* Maximum 70% LTV on Farm Loans



St. Paris

103 S. Springfield St.
St. Paris, Oh 43072
937-663-4186

Rosewood

11013 St. Rt. 29
Rosewood, Oh 43070
937-362-2591

Christiansburg

2 E. Pike St.
Christiansburg, Oh 45389
937-857-9872