

15-Year Fixed-Rate Mortgage: The payment on a \$200,000 15-Year Fixed-Rate Loan at 5.875% and 80% loan-to-value (LTV) is 180 payments of \$1,674.24 with 0.0 points due at closing. The Annual Percentage Rate (APR) is 6.127% based on \$3,200.00 in fees. Payment does not include taxes and insurance premiums. The actual payment amount may be greater.