

This could be **the best mortgage rate you'll see all year.**

Before 2026 ends, lock in a special rate of **5.99%*** **(with 1 point) or 6.365%*** **(no points) on a 7-year adjustable-rate mortgage.**

Why choose an adjustable-rate mortgage?

- Lower initial monthly payments
- Pay off or refinance with no pre-payment penalty
- Less interest means you can pay more toward the principal — and build equity faster.
- Reach out today to lock in this rate while you still can!
- Down payments as low as 5%**

LMCU NMLS # 442967

Rate scenario: purchase transaction with a 720 credit score and 20% down payment. 5.99% rate with 1 point (6.796% APR); 6.365% rate with zero points (6.893% APR). APR = Annual Percentage Rate. If MaxMortgage is not applied, the rate increases by 0.125%. To receive the MaxMortgage discount, the mortgage payment must be set up as an automatic payment from an LMCU checking account with an ACH deposit. Some programs may not be eligible; please discuss details with your mortgage loan officer. Application must be completed by December 31, 2026, and the loan must be locked by February 28, 2027. Offer, rates, and terms are subject to change at any time without prior notice. LLPAs do not apply except for the escrow waiver fee and non-warrantable condo adjustment. Minimum credit score is 680 for loan amounts below $1,000,000, 700 for loan amounts from $1,000,000 to $1,500,000 and 720 from $1,250,000 to $1,500,000.**For well qualified borrowers.

EQUAL HOUSING LENDER



Contact me today.

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LMCU®
You'll **love** banking here.