

## REAL ESTATE-INSTALLMENT LOAN DEPARTMENT

### SINGLE OWNER OCCUPIED HOME EQUITY

Minimum Loan	Rate/A.P.R.	Term	Maximum LTV	Orig Fee
\$5,000	<b>5.75/5.89</b>	60	80.0%	\$0
\$5,000	<b>6.50/6.61</b>	84	80.0%	\$0
\$5,000	<b>7.50/7.58</b>	120	80.0%	\$0
\$15,000	<b>7.95/7.97</b>	180	80.0%	\$0

*1<sup>st</sup> liens may receive discounted rates-call for details  
Borrower responsible for closing costs and pre-paid items*

### HOME EQUITY LINE OF CREDIT

Minimum Line	Initial Rate	Draw Period	Max LTV	Orig. Fee
\$10,000 (Plan A)	<b>3.50</b> variable	120	80.0%	\$0
\$10,000 (Plan B)	<b>5.50</b> fixed (2 years)	120	80.0%	\$0

Prime variable (8 years)

Both Plans: \$12.00 Annual Fee

Interest only monthly billings/Adjusts monthly to Prime

Ceiling 18% Floor 3.50%

*Borrower must pay closing costs and pre-paid items*

May adjust to Prime plus a margin > 0.0 depending on credit criteria, floor rate may be higher

*Updated as of January 16, 2009*