

## Portfolio Mortgage Loans February 2020

| Portfolio Fixed Rate - 30 Day Rate Lock (Maximum Loan Size: \$5,000,000)                                     |         |        |         |  |
|--|---------|--------|---------|--|
| Term in Years  | Points* | Rate   | APR*    | Monthly P&I Payment per \$100,000<br><small>taxes and insurance not included, actual payment obligation may be greater</small> |
| 10   | 1.00%   | 5.250% | 5.894%  | \$1,072.92   |
| 15   | 1.00%   | 5.500% | 5.955%  | \$817.08   |
| 30 due in 5  | 1.00%   | 6.250% | 6.530%  | \$615.72   |
| 30 due in 7  | 1.00%   | 7.000% | 7.293%  | \$665.30   |
| Land Loans 20 year due in 5; 15 year available with 50% LTV - Fixed Rate                                     |         |        |         |  |
| 15   | 1.00%   | 7.500% | 7.980%  | \$927.01   |
| 20   | 1.00%   | 8.500% | 8.904%  | \$867.82   |
| Construction Loans - Fixed Rate  |         |        |         |  |
| 1 (12 month)   | 1.25%   | 6.000% | 9.6930% | \$500.00   |
| Floating Homes   |         |        |         |  |
| 15   | 1.00%   | 6.000% | 6.462%  | \$843.86   |
| 30   | 1.00%   | 5.000% | 5.260%  | \$536.82   |
| House Boats - Fixed Rate   |         |        |         |  |
| 15   | 1.00%   | 7.000% | 7.568%  | \$898.83   |
| 25 due in 5  | 1.00%   | 6.250% | 6.627%  | \$659.67   |
| Second Mortgages - Fixed Rate  |         |        |         |  |
| 7  | 1.00%   | 6.250% | 6.868%  | \$1,472.87   |
| 10   | 1.00%   | 6.375% | 6.825%  | \$1,129.13   |
| 15   | 1.00%   | 6.500% | 6.820%  | \$871.11   |
| Manufactured Homes on Land - Fixed Rate  |         |        |         |  |
| 10   | 1.00%   | 8.000% | 8.678%  | \$1,213.28   |
| 15   | 1.00%   | 8.500% | 8.997%  | \$984.74   |
| 20   | 1.00%   | 8.750% | 9.160%  | \$883.71   |
| Manufactured Home in Park <span style="float: right;">Payments and APR based on \$50,000 loan amount.</span> |         |        |         |  |
| 3  | 1.00%   | 7.75%  | 10.267% | \$1,561.06   |
| 5  | 1.00%   | 8.75%  | 10.333% | \$1,031.86   |
| 15   | 1.00%   | 9.00%  | 9.634%  | \$507.13   |
| Home Equity Line of Credit (HELOC) - Variable Rate   |         |        |         |  |
| Term in Years (up to)  | Points* | Rate** | APR*    |  |
| 24**   | 0.00%   | 7.250% | 7.279%  |  |

Initial processing fee of \$250.00. Annual fee of \$50.00. Closure fee of \$500.00 applies if HELOC is closed within the first 36 months.

\*APR=Annual Percentage Rate; Example shown is based on a 1% origination fee with sample closing costs. Your loan's APR will depend upon specific features of your loan transaction. Rates are locked for 30 days at time of application. Rates and fees quoted are subject to change and should not be construed as a commitment to grant a loan. Points charged are greater of 1% or \$500. Rates may vary based on cash out, credit, loan-to-value, and/or minimum down payments. For Manufactured homes: FICO < 680, add 0.75% to rate, LTV > 80% add 0.75% to rate, subtract 0.50% for preferred payment plan. Other pricing and terms available. Variable HELOC rate based on WSJ Prime + 2.50%. Property Insurance required. Maximum APR of 18.00%. \*\*24 year term: 3 or 5 year draw period (interest only), 21 or 19 year repayment period (principal and interest). Speak with a loan officer for details.



## Portfolio Adjustable Mortgage Loans February 2020

| Portfolio Adjustable Rate - 30 Day Rate Lock (Max. Ln. Size: \$5,000,000) |           |           |           |                       |
|---|-----------|-----------|-----------|-----------------------|
| ARM Type  | 1/1 ARM   | 3/1 ARM   | 5/1 ARM   | Floating Home 5/1 ARM |
| Initial Payment   | \$491.94  | \$536.82  | \$567.79  | \$521.65              |
| Lowest Payment  | \$450.11  | \$481.68  | \$500.89  | \$500.89              |
| Max Payment at First Adjustment   | \$550.66  | \$655.79  | \$609.93  | \$609.93              |
| Initial Rate  | 4.250%    | 5.000%    | 5.500%    | 4.750%                |
| Floor   | 3.500%    | 4.000%    | 4.250%    | 4.250%                |
| Base Margin   | 2.500%    | 3.000%    | 3.250%    | 3.250%                |
| Caps  | 2 / 2 / 6 | 2 / 2 / 6 | 2 / 2 / 5 | 2 / 2 / 5             |
| APR*  | 4.498%    | 5.260%    | 5.768%    | 5.006%                |
| Term (months)   | 360       | 360       | 360       | 360                   |

\*APR=Annual Percentage Rate; Example shown is based on a 1% origination fee with sample closing costs. Payments and APR calculated based on \$100,000 loan amount. Your loan's APR will depend upon specific features of your loan transaction. Rates are locked for 30 days at time of application. Rates and fees quoted are subject to change and should not be construed as a commitment to grant a loan. Points charged are greater of 1% or \$500. An adjustable rate mortgage payment is the result of the floor plus the margin restricted by the cap and rounded to the highest .125% (eighth of a point) at any period in time. Loan level price adjustments are added to the rate/margin and are applicable when loan-to-value, credit or property factors dictate. Because the payment adjustment variables are unknown at the time of origination the projected 1st payment adjustment range has a low estimate and high estimate. Other pricing and terms available. Speak with a loan officer for details.

