

## Portfolio Mortgage Loans August 2016

Portfolio Fixed Rate - 30 Day Rate Lock (Maximum Loan Size: \$1,000,000)				
Term in Years	Points*	Rate	APR*	Monthly P&I Payment per \$100,000 <small>taxes and insurance not included, actual payment obligation may be greater</small>
10	1.00%	4.250%	4.717%	\$1,024.38
15	1.00%	4.500%	4.827%	\$764.99
20	1.00%	5.250%	5.514%	\$673.84
30 due in 5	1.00%	4.750%	4.939%	\$521.65
30 due in 7	1.00%	5.000%	5.192%	\$536.82
Land Loans 20 year due in 5; 15 year available with 50% LTV - Fixed Rate				
15	1.00%	6.500%	6.846%	\$871.11
20	1.00%	7.500%	7.788%	\$805.59
Construction Loans - Fixed Rate				
1	1.25%	5.000%	6.2500%	\$416.67
Floating Homes - Fixed Rate				
25 due in 5	1.00%	4.250%	4.461%	\$541.74
30 due in 10	1.00%	4.750%	4.939%	\$521.65
15	1.00%	4.500%	4.827%	\$764.99
20	1.00%	5.500%	5.766%	\$687.89
House Boats - Fixed Rate				
25 due in 5	1.00%	5.250%	5.472%	\$599.25
30 due in 10	1.00%	5.750%	5.951%	\$583.57
15	1.00%	5.500%	5.836%	\$817.08
Second Mortgages - Fixed Rate				
7	1.00%	4.750%	5.405%	\$1,401.67
10	1.00%	4.875%	5.348%	\$1,054.56
15	1.00%	5.000%	5.332%	\$790.79
20	1.00%	5.500%	5.766%	\$687.89
Manufactured Homes on Land - Fixed Rate				
10	1.00%	7.000%	7.492%	\$1,161.08
15	1.00%	7.500%	7.857%	\$927.01
20	1.00%	7.750%	8.041%	\$820.95
Home Equity Line of Credit (HELOC) - Variable Rate				
Term in Years (up to)	Points*	Rate**	APR*	
24**	0.00%	5.750%	5.750%	
Initial processing fee of \$200.00. 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. Borrower charged .50% at time of closing to break the lock. 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. Add 0.50% if auto-pay from another institution or no auto pay (for home equity & second mortgage loans). Rates may vary based on cash out, credit, loan-to-values, and/or minimum down payments. 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.

