



LOAN RATES

Effective 3/21/2018

Mortgages ~ Other

Loan Type	Maximum Loan Term	Credit Score	Interest Rate	APR
Insured Second Mortgage	60 months (5 years)	700+	5.75%	5.99%
		675-699	6.00%	6.24%
		674-	6.25%	6.49%
Maximum LTV 90%. Manufactured homes do not qualify for this product. Maximum amortization 360 months. APR is calculated based upon loan amount of \$50,000 with a 15 year amortization.				

Insured Second Mortgage	84 months (7 years)	700+	6.25%	6.44%
		675-699	6.50%	6.69%
		674-	6.75%	6.94%
Maximum LTV 90%. Manufactured homes do not qualify for this product. Maximum amortization 360 months. APR is calculated based upon loan amount of \$50,000 with a 15 year amortization.				

Vacant Land	36 months (3 years)	700+	4.00%	4.11%
		675-699	4.25%	4.36%
		674-	4.50%	4.61%
Maximum LTV 80%. Maximum amortization 360 months.				

Adjacent Vacant Land \$10,000 to \$19,999	60 months (5 years)	700+	4.75%	6.90%
		675-699	5.00%	7.16%
		674-	5.25%	7.41%
No Balloon options				
Adjacent Vacant Land \$20,000+	120 months (10 years)	700+	4.75%	4.84%
		675-699	5.00%	5.10%
		674-	5.25%	5.35%
30 year Balloon option available				

New Construction	12 months	700+	4.00%	4.40%
		675-699	4.25%	4.65%
		674-	4.50%	4.90%
Maximum LTV 80%-90%. APR is calculated based upon loan amount of \$150,000 and based on a single payment that matures in 12 months.				

Interest rates based on credit score at time of application. Applicants must meet underwriting guidelines to be approved.
Unless otherwise noted, APR is calculated based upon refinanced loan amount of \$150,000 with a 30 year amortization.

Balloon options available.