

| PROGRAM | POINTS | RATE | APR | PAYMENT PER \$1,000 ¹ | MINIMUM CREDIT SCORE |
|---|--------|--------|--------|----------------------------------|----------------------|
| Fixed Rate Mortgages All other Purchase and Refinance Loans | | | | | |
| 30 Year Fixed | 2 | 5.250% | 5.504% | \$5.52 | 720 |
| | 1 | 5.500% | 5.664% | \$5.68 | 720 |
| | 0 | 5.750% | 5.823% | \$5.84 | 720 |
| 20 Year Fixed | 1 | 5.500% | 5.720% | \$6.88 | 720 |
| | 0 | 5.750% | 5.847% | \$7.02 | 720 |
| 15 Year Fixed | 2 | 5.000% | 5.431% | \$7.91 | 720 |
| | 1 | 5.250% | 5.527% | \$8.04 | 720 |
| | 0 | 5.500% | 5.622% | \$8.17 | 720 |
| 10 Year Fixed | 1 | 4.500% | 4.889% | \$10.36 | 720 |
| | 0 | 4.750% | 4.921% | \$10.48 | 720 |

For loans of \$100,000 to \$2,000,000 (minimum loan amount for 10 year fixed rate is \$150,000) APR is based on a \$300,000 purchase or no cash out refinance loan with a Loan to Value (LTV) Ratio of 80% or less. LTVs available to 95% for qualified applicants. Offer subject to credit approval. Property insurance required. Flood insurance required if the property is located in a FEMA Special Hazard Flood Zone. Monthly payment examples do not include escrow amounts for real estate taxes, Private Mortgage Insurance (PMI), and/or insurance, if applicable. This may increase payment amount. The APR denotes Annual Percentage Rate. Additional fees and LTV limits may apply for credit scores lower than 720, refinance loans, and 2-4 unit properties.

¹ Unit Cost represents the monthly payment based on a \$1,000 loan for the maximum term of the loan at the rate indicated. Principal and interest payment only. This example does not include amounts for taxes and insurance premiums, if applicable. This may increase payment amount.