

ALL RATES SUBJECT TO CHANGE WITHOUT NOTICE**Owner-Occupied Single Family Primary Residences**

Unless otherwise indicated, all rates based on a purchase money mortgage loan with a minimum down payment of 20%, a minimum indicator credit score of 720, secured by a property located in eastern Massachusetts and the New Hampshire seacoast areas. Please call us for limits and terms for loans secured by properties in other locations within our lending area. Property Insurance is required for all loans. All loans are subject to credit approval. Other terms and conditions apply for properties located in coastal risk zones and/or distressed markets.

PROGRAM	POINTS	RATE	APR	PAYMENT PER \$1,000 ¹	MINIMUM CREDIT SCORE
First-Time/Affordable Homebuyer Loan*					
30 Year Fixed	0	4.990%	5.034%	\$5.36	680

*APR is based on a \$550,000 purchase loan with minimum credit score of 680 and maximum LTV of 97%. Maximum loan amount is \$550,000 and maximum purchase price of \$687,500. Owner-occupied condominiums or single-family primary residences in Essex County only. Offer subject to credit approval. 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. Other terms and conditions may apply. To qualify for this program, applicant must be a first-time homebuyer (FTHB) or have not owned a home for prior three years and must attend a first-time homebuyer course. Applicants must have an income no greater than 120% of the area median income (AMI) and a debt-to-income (DTI) ratio no greater than 40%. A minimum down payment of 3% is required with 1.5% of that coming from the borrower's own funds, and a gift cap of 2%. There is a \$200,000 liquid/stock asset cap, excluding retirement accounts. The minimum down payment requirement does not include down payment assistance (DPA) programs for low and moderate income (LMI) borrowers. PMI is waived for loans at 97% LTV or less. Applicants who qualify for this program and who have attended a [Citizens' Housing & Planning Association \(CHAPA\) certified FTHB course](#) are eligible for a \$1,750 closing cost credit.

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 PMI, taxes and insurance premiums, if applicable. This may increase payment amount.

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	5.500%	5.766%	\$5.68	720
	1	5.750%	5.924%	\$5.84	720
	0	5.990%	6.072%	\$5.99	720
20 Year Fixed	1	5.500%	5.731%	\$6.88	720
	0	5.750%	5.858%	\$7.02	720
15 Year Fixed	2	5.000%	5.445%	\$7.91	720
	1	5.250%	5.540%	\$8.04	720
	0	5.500%	5.635%	\$8.17	720
10 Year Fixed	1	4.500%	4.907%	\$10.36	720
	0	4.750%	4.939%	\$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.