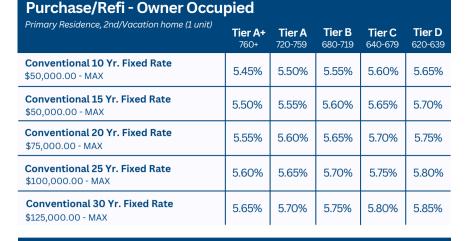


MORTGAGE RATES





Purchase/Refi - Investment

1-4 unit residential	Tier A+ 760+	Tier A 720-759	Tier B 680-719	Tier C 640-679	Tier D 620-639
Conventional 10 Yr. Fixed Rate \$50,000.00 - MAX	5.70%	5.75%	5.80%	5.85%	5.90%
Conventional 15 Yr. Fixed Rate \$50,000.00 - MAX	5.75%	5.80%	5.85%	5.90%	5.95%
Conventional 20 Yr. Fixed Rate \$75,000.00 - MAX	5.80%	5.85%	5.90%	5.95%	6.00%
Conventional 25 Yr. Fixed Rate \$100,000.00 - MAX	5.85%	5.90%	5.95%	6.00%	6.05%
Conventional 30 Yr. Fixed Rate \$125,000.00 - MAX	5.90%	5.95%	6.00%	6.05%	6.10%

Home Equity Must be primary residence (1 unit) Tier A+ **Tier A Tier B Tier C** Tier D 760+ 720-759 680-719 640-679 620-639 5.50% 5.55% 5 Years - \$50,000.00 - MAX 5.60% 5.65% N/A 10 Years - \$50,000.00 - MAX 5.55% 5.60% 5.65% 5.70% N/A 15 Years - \$50,000.00 - MAX 5.60% 5.65% 5.70% 5.75% N/A 20 Years - \$75,000.00 - MAX 5.65% 5.70% 5.75% 5.80% N/A 25 Years - \$100,000.00 - MAX 5.70% 5.75% 5.80% 5.85% N/A 5.75% 5.80% 5.85% 5.90% 30 Years - \$125,000.00 - MAX N/A

Vacant Lot Purchase/Refi

Future Residence Residential, 2 acre max, no mixed use	Tier A+ 760+	Tier A 720-759	Tier B 680-719	Tier C 640-679	Tier D 620-639
5 Years - \$15,000.00 - MAX	5.40%	5.45%	5.50%	5.55%	5.60%
10 Years - \$30,000.00 - MAX	5.45%	5.50%	5.55%	5.60%	5.65%
15 Years - \$50,000.00 - MAX	5.50%	5.55%	5.60%	5.65%	5.70%

Vacant Lot Purchase/Refi Investment **Tier B** Tier D Tier A+ **Tier A Tier C** Residential, 2 acre max, no mixed use 760+ 720-759 680-719 640-679 620-639 5 Years - \$15,000.00 - MAX 7.85% 7.90% 7.95% 8.00% 8.05% 8.10% 7.90% 8.00% 10 Years - \$30,000.00 - MAX 7.95% 8.05% 15 Years - \$50,000.00 - MAX 7.95% 8.00% 8.05% 8.10% 8.15%



Federally Insured by	
NCUA	LENDER

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