



8/23/2010

Home Equity Loans

Fixed Rate Home Equity Loans	Term	APR*	Monthly Payments per \$1,000 borrowed
	5 years	7.375 %	\$ 19.98
	7 years	7.375 %	\$ 15.28
	10 years	7.375 %	\$ 11.81
	15 years	7.375 %	\$ 9.20

Home Equity Line of Credit

Prime plus two (2%) for life (Floor of 5.250%)	5.250% APR*
<p>APR subject to change. Minimum loan amount is \$25,000. Interest rate is subject to adjustment monthly equal to the Prime Rate as published in The Wall Street Journal on the last business day of the prior cycle plus 2%. There is a floor of 5.250%. As of 12/17/08, the Prime Rate was 3.250%, which would result in an APR of 5.250%. Maximum APR is 18%. 1 family, owner-occupied, primary residence properties only. Property insurance is required. Flood insurance may be required. Other restrictions and/or fees may apply if held in a Trust, multi-family or if property has no first lien. No minimum draw required at closing.</p> <p>Borrowers to pay all closing costs (approximately \$1,905.00 – includes annual insurance estimate of \$850.).</p>	

***All references to APR are for Annual Percentage Rate.**

All terms, rates and conditions are subject to change without notice.

