

# F&A FEDERAL CREDIT UNION

## Real Estate Loan Rate Sheet

May 18, 2018

### FIXED RATE HOME EQUITY LOANS.

FICO Score & Maximum CLTV	Minimum Amount	Maximum Amount	7-Year Rate	Term APR	10-Year Rate	Term APR	15-Year Rate	Term APR	20-Year Rate	Term APR
760+ 60% CLTV	\$25,000	\$500,000	3.490%	3.490%	3.750%	3.750%	3.875%	3.875%	4.125%	4.125%
760+ 80% CLTV	\$25,000	\$500,000	3.750%	3.750%	3.990%	3.990%	4.250%	4.250%	4.490%	4.490%
760+ 90% CLTV	\$25,000	\$500,000	4.625%	4.625%	4.990%	4.990%	5.250%	5.250%	5.750%	5.750%
760+ 95% CLTV	\$25,000	\$500,000	5.375%	5.375%	5.750%	5.750%	5.990%	5.990%	6.490%	6.490%
720-759 60% CLTV	\$25,000	\$500,000	3.490%	3.490%	3.875%	3.875%	4.125%	4.125%	4.625%	4.625%
720-759 80% CLTV	\$25,000	\$500,000	3.875%	3.875%	4.250%	4.250%	4.490%	4.490%	4.990%	4.990%
720-759 90% CLTV	\$25,000	\$500,000	4.625%	4.625%	4.990%	4.990%	5.250%	5.250%	5.750%	5.750%
720-759 95% CLTV	\$25,000	\$500,000	5.375%	5.375%	5.750%	5.750%	5.990%	5.990%	6.490%	6.490%
680-719 60% CLTV	\$25,000	\$500,000	3.750%	3.750%	4.125%	4.125%	4.625%	4.625%	5.125%	5.125%
680-719 80% CLTV	\$25,000	\$500,000	3.990%	3.990%	4.490%	4.490%	4.990%	4.990%	5.490%	5.490%
680-719 90% CLTV	\$25,000	\$500,000	5.250%	5.250%	5.750%	5.750%	6.250%	6.250%	6.750%	6.750%
680-719 95% CLTV	\$25,000	\$500,000	5.990%	5.990%	6.490%	6.490%	6.990%	6.990%	7.490%	7.490%
620-679 55% CLTV	\$25,000	\$500,000	4.490%	4.490%	4.875%	4.875%	5.625%	5.625%	6.125%	6.125%
620-679 75% CLTV	\$25,000	\$500,000	4.750%	4.750%	4.990%	4.990%	5.990%	5.990%	6.490%	6.490%
620-679 90% CLTV	\$25,000	\$500,000	6.750%	6.750%	6.990%	6.990%	7.990%	7.990%	8.490%	8.490%
<620 50% CLTV	\$25,000	\$500,000	5.490%	5.490%	6.125%	6.125%	6.875%	6.875%	7.375%	7.375%
<620 70% CLTV	\$25,000	\$500,000	6.250%	6.250%	6.490%	6.490%	7.250%	7.250%	7.990%	7.990%

Rates as of the Effective Date above and are subject to change. Loan programs based on FICO credit score of the primary borrower. Owner-occupied California, Arizona, Nevada properties only. Additional CLTV restrictions apply to properties outside of California, 2<sup>nd</sup> homes and 2-4 unit properties. Rates ½% higher for 2<sup>nd</sup> homes. Maximum CLTV reduced by 5% for loans over \$250,000. Upfront costs are waived or paid by the Credit Union. However, if you pay off your loan within the first three (3) years, you will be required to pay a cost recovery fee of \$500. Refinancing an F&A equity/Fireline™ (unless moving to repayment) loan for a lower rate requires a \$50,000 additional advance or a \$500 fee. All rates include a 0.50% reduction for automatic payment. Other terms and conditions apply. Representative Example: Make 120 monthly payments of \$251 each at 3.750% APR based on \$25,000.

### FIRELINE™ PRIME HOME EQUITY LINE-OF-CREDIT

FICO Score & Maximum CLTV	Minimum Amount	Maximum Amount	Index	Index Rate	Automatic Payment Margin	APR	Outside Payment Margin	APR
760+ 80% CLTV	\$25,000	\$250,000	Prime	4.500%	-0.50%	4.00%	+0.00%	4.50%
720-759 80% CLTV	\$25,000	\$250,000	Prime	4.500%	+0.00%	4.50%	+1.00%	5.50%
680-719 75% CLTV	\$25,000	\$250,000	Prime	4.500%	+1.00%	5.50%	+2.00%	6.50%
620-679 70% CLTV	\$25,000	\$250,000	Prime	4.500%	+2.00%	6.50%	+3.00%	7.50%
<620 65% CLTV	\$25,000	\$250,000	Prime	4.500%	+4.00%	8.50%	+5.00%	9.50%

Rates as of the Effective Date above and are subject to change. Fireline™ loan programs are based on FICO credit score of the primary borrower. Owner-occupied California, Arizona and Nevada properties only. Additional CLTV restrictions apply to properties outside of California, 2<sup>nd</sup> homes and 2-4 unit properties. The annual percentage rate may vary. The maximum APR for Fireline™ Prime is 15.00%. Property insurance is required. Upfront costs are waived or paid by the Credit Union. However, if you pay off your loan within the first three (3) years, you will be required to pay a cost recovery fee of \$500. Refinancing an F&A equity/Fireline™ (unless moving to repayment) loan for a lower rate requires a \$50,000 additional advance or a \$500 fee. 10-year draw period with interest only payment followed by 15-year no-draw amortization. Other terms and conditions apply.

### PAYMENT MATCH MORTGAGE LOAN

The Payment Match Mortgage provides for an extension of our current loan terms at our existing offer rates without changing your existing principal and interest payment as follows:

Applicable Equity Loan Rate	Maximum Term Extension at Existing Principal and Interest Payment
7-year Rate Term by Credit Score/CLTV	9 years with no P&I payment change (108 months)
10-year Rate Term by Credit Score/CLTV	13 years with no P&I payment change (156 months)
15-year Rate Term by Credit Score/CLTV	17 years with no P&I payment change (204 months)

This Program is only available to real estate loan refinances that are not currently held by F&A or 1<sup>st</sup> trust deed loans we have sold to FNMA. Upfront costs are waived or paid by the Credit Union. However, if you pay off your loan within the first (3) years, you will be required to pay a cost recovery fee of \$500. Loan is subject to terms and conditions of our existing Fixed Rate Home Equity Loans. Other terms and conditions apply.

