

# F&A FEDERAL CREDIT UNION

## Real Estate Loan Rate Sheet

November 30, 2020

### FIXED RATE HOME EQUITY LOANS

<u>FICO Score &amp; Maximum CLTV</u>	<u>Minimum Amount</u>	<u>Maximum Amount</u>	<u>7-Year Rate</u>	<u>Term APR</u>	<u>10-Year Rate</u>	<u>Term APR</u>	<u>15-Year Rate</u>	<u>Term APR</u>	<u>20-Year Rate</u>	<u>Term APR</u>
760+ 60% CLTV	\$25,000	\$500,000	3.490%	3.490%	3.625%	3.625%	3.990%	3.990%	4.490%	4.490%
760+ 80% CLTV	\$25,000	\$500,000	3.750%	3.750%	3.990%	3.990%	4.250%	4.250%	4.750%	4.750%
760+ 90% CLTV	\$25,000	\$500,000	4.490%	4.490%	4.750%	4.750%	5.125%	5.125%	5.625%	5.625%
760+ 95% CLTV	\$25,000	\$500,000	5.250%	5.250%	5.490%	5.490%	5.750%	5.750%	6.250%	6.250%
720-759 60% CLTV	\$25,000	\$500,000	3.750%	3.750%	3.990%	3.990%	4.375%	4.375%	4.990%	4.990%
720-759 80% CLTV	\$25,000	\$500,000	4.250%	4.250%	4.490%	4.490%	4.750%	4.750%	5.250%	5.250%
720-759 90% CLTV	\$25,000	\$500,000	4.990%	4.990%	5.250%	5.250%	5.625%	5.625%	6.125%	6.125%
720-759 95% CLTV	\$25,000	\$500,000	5.750%	5.750%	5.990%	5.990%	6.250%	6.250%	6.750%	6.750%
680-719 60% CLTV	\$25,000	\$500,000	3.990%	3.990%	4.250%	4.250%	4.750%	4.750%	5.490%	5.490%
680-719 80% CLTV	\$25,000	\$500,000	4.490%	4.490%	4.750%	4.750%	5.125%	5.125%	5.750%	5.750%
680-719 90% CLTV	\$25,000	\$500,000	5.250%	5.250%	5.625%	5.625%	5.990%	5.990%	6.625%	6.625%
680-719 95% CLTV	\$25,000	\$500,000	6.490%	6.490%	6.750%	6.750%	7.125%	7.125%	7.750%	7.750%
620-679 55% CLTV	\$25,000	\$500,000	4.875%	4.875%	5.250%	5.250%	5.750%	5.750%	6.490%	6.490%
620-679 75% CLTV	\$25,000	\$500,000	5.125%	5.125%	5.375%	5.375%	6.490%	6.490%	6.990%	6.990%
620-679 90% CLTV	\$25,000	\$500,000	7.375%	7.375%	7.490%	7.490%	8.490%	8.490%	8.990%	8.990%
<620 50% CLTV	\$25,000	\$500,000	5.875%	5.875%	6.375%	6.375%	7.250%	7.250%	7.625%	7.625%
<620 70% CLTV	\$25,000	\$500,000	6.375%	6.375%	6.625%	6.625%	7.625%	7.625%	8.125%	8.125%

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 \$250,000.00. All rates include a 0.50% reduction for automatic payment. Other terms and conditions apply. Representative Example: Make 120 monthly payments of \$248.73 each at 3.625% APR based on \$25,000.

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

<u>FICO Score &amp; Maximum CLTV</u>	<u>Minimum Amount</u>	<u>Maximum Amount</u>	<u>Index</u>	<u>Index Rate</u>	<u>Automatic Payment Margin</u>	<u>APR</u>	<u>Outside Payment Margin</u>	<u>APR</u>
760+ 90% CLTV	\$25,000	\$500,000	Prime	3.250%	-0.50%	<b>2.750%</b>	+0.00%	3.250%
720-759 90% CLTV	\$25,000	\$500,000	Prime	3.250%	+0.00%	<b>3.250%</b>	+1.00%	4.250%
680-719 80% CLTV	\$25,000	\$500,000	Prime	3.250%	+1.00%	<b>4.250%</b>	+2.00%	5.250%
620-679 70% CLTV	\$25,000	\$500,000	Prime	3.250%	+2.00%	<b>5.250%</b>	+3.00%	6.250%
<620 65% CLTV	\$25,000	\$500,000	Prime	3.250%	+4.00%	<b>7.250%</b>	+5.00%	8.250%

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. 10-year draw period with interest only payment followed by 15-year no-draw amortization. Other terms and conditions apply.



# F&A FEDERAL CREDIT UNION

## Real Estate Loan Rate Sheet

November 30, 2020

### FIXED RATE FIRST MORTGAGE LOANS

<u>Loan Program</u>	<u>Minimum Amount</u>	<u>Maximum Amount</u>	<u>10-Year Rate</u>	<u>Term APR</u>	<u>15-Year Rate</u>	<u>Term APR</u>	<u>20-Year Rate</u>	<u>Term APR</u>	<u>30-Year Rate</u>	<u>Term APR</u>
0 Point 90% LTV	\$25,000	\$765,600*	2.625%	2.631%	2.625%	2.629%	3.125%	3.128%	3.375%	3.377%

First mortgage loan rates may require an upward adjustment or additional fees may be charged based on credit score, loan to value, or loan type. APR is based on a \$508,000.00 loan amount. Representative example: For a purchase loan of \$635,000.00 minus a 20% down payment, 360 monthly payments of \$2,245.85 each month with no points at 3.375% rate & 3.377% APR. Payment does not include amounts for taxes or insurance premiums. The actual payment may be greater. Loans are limited to owner-occupied single-family residences, condominiums, and townhomes in California.

\*verify FNMA county limit

### FIXED RATE HIGH BALANCE OR JUMBO FIRST MORTGAGE LOANS

<u>Loan Program</u>	<u>Minimum Amount</u>	<u>Maximum Amount</u>	<u>10-Year Rate</u>	<u>Term APR</u>	<u>15-Year Rate</u>	<u>Term APR</u>	<u>20-Year Rate</u>	<u>Term APR</u>	<u>30-Year Rate</u>	<u>Term APR</u>
0 Point 90% LTV	\$765,601	\$2,000,000	N/A	N/A	2.625%	2.627%	N/A	N/A	3.375%	3.376%

The APR for a High Balance or Jumbo Loan is based on a loan amount of \$900,000.00. First mortgage loan rates may require an upward adjustment or additional fees may be charged based on credit score, loan-to-value, or loan type. Payment does not include amounts for taxes or insurance premiums. Representative example: For a purchase loan of \$1,125,000.00 minus a 20% down payment, 360 monthly payments of \$3,978.87 each month with no points at 3.375% rate & 3.376% APR. The actual payments may be greater. Loans are limited to owner-occupied single-family residences, condominiums, and townhomes in California. The maximum loan amount for 15-year and 30-year loans is \$2,000,000.00 regardless of County.

\*verify FNMA county limit

### DOWN PAYMENT MINIMIZER HOME LOAN

<u>FICO Score &amp; Maximum CLTV</u>	<u>Minimum Amount</u>	<u>Maximum Amount</u>	<u>7-Year Rate</u>	<u>Term APR</u>	<u>10-Year Rate</u>	<u>Term APR</u>	<u>15-Year Rate</u>	<u>Term APR</u>	<u>20-Year Rate</u>	<u>Term APR</u>
760+ 97% CLTV	\$10,000	\$99,000	5.125%	5.125%	5.625%	5.625%	6.125%	6.125%	6.490%	6.490%
720-759 97% CLTV	\$10,000	\$99,000	5.750%	5.750%	6.125%	6.125%	6.375%	6.375%	6.625%	6.625%
760+ 95% CLTV	\$10,000	\$125,000	5.125%	5.125%	5.625%	5.625%	6.125%	6.125%	6.490%	6.490%
720-759 95% CLTV	\$10,000	\$125,000	5.750%	5.750%	6.125%	6.125%	6.375%	6.375%	6.625%	6.625%
760+ 90% CLTV	\$10,000	\$175,000	5.125%	5.125%	5.625%	5.625%	6.125%	6.125%	6.490%	6.490%
720-759 90% CLTV	\$10,000	\$175,000	5.750%	5.750%	6.125%	6.125%	6.375%	6.375%	6.625%	6.625%

Rates as of the Effective Date above and are subject to change. Loan programs based on credit score of the primary borrower. Owner-occupied, principal single-family homes, condos and townhomes in California only. 1<sup>st</sup> Trust Deed must be originated by the Credit Union and the rate will be increased by 0.125% in conjunction with this loan. All rates include a 0.50% reduction for automatic payment. Other terms and conditions apply. Representative Example: Make 120 monthly payments of \$279.13 each at 6.125% APR based on \$25,000.00.

