

F&A FEDERAL CREDIT UNION

Real Estate Loan Rate Sheet

May 24, 2019

FIXED RATE HOME EQUITY LOANS

<u>FICO Score & 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	3.750%	3.750%	3.990%	3.990%	4.250%	4.250%	4.490%	4.490%
760+ 80% CLTV	\$25,000	\$500,000	3.990%	3.990%	4.250%	4.250%	4.490%	4.490%	4.750%	4.750%
760+ 90% CLTV	\$25,000	\$500,000	4.750%	4.750%	4.990%	4.990%	5.375%	5.375%	5.625%	5.625%
760+ 95% CLTV	\$25,000	\$500,000	5.490%	5.490%	5.750%	5.750%	5.990%	5.990%	6.250%	6.250%
720-759 60% CLTV	\$25,000	\$500,000	3.990%	3.990%	4.250%	4.250%	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	5.000%	5.000%	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	4.250%	4.250%	4.490%	4.490%	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, 2nd homes and 2-4 unit properties. Rates ½% higher for 2nd homes. Maximum CLTV reduced by 5% for loans over \$250,000. All rates include a 0.50% reduction for automatic payment. Other terms and conditions apply. Representative Example: Make 120 monthly payments of \$253.07 each at 3.990% APR based on \$25,000.

FIRELINE™ PRIME HOME EQUITY LINE-OF-CREDIT

<u>FICO Score & 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+ 80% CLTV	\$25,000	\$250,000	Prime	5.500%	-0.50%	5.00%	+0.00%	5.500%
720-759 80% CLTV	\$25,000	\$250,000	Prime	5.500%	+0.00%	5.50%	+1.00%	6.500%
680-719 75% CLTV	\$25,000	\$250,000	Prime	5.500%	+1.00%	6.50%	+2.00%	7.500%
620-679 70% CLTV	\$25,000	\$250,000	Prime	5.500%	+2.00%	7.50%	+3.00%	8.500%
<620 65% CLTV	\$25,000	\$250,000	Prime	5.500%	+4.00%	9.50%	+5.00%	10.500%

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, 2nd 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

May 24, 2019

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 80% LTV	\$250,000	\$484,350	3.625%	3.671%	3.750%	3.782%	4.000%	4.025%	4.125%	4.143%

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 \$250,000 loan amount. Representative example: For a loan of \$250,000 and a 20% down payment, 360 monthly payments of \$1,230.47 each month with no points at 4.250% 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 in California.

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 80% LTV	\$484,351	\$750,000	N/A	N/A	3.750%	3.767%	N/A	N/A	4.125%	4.134%

The APR for a High Balance or Jumbo Loan is based on a loan amount of \$453,101. 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 loan of \$453,101 and a 20% down payment, 360 monthly payments of \$2,263.42 each month with no points at 4.375% APR. The actual payments may be greater. Loans are limited to owner-occupied single family residence in California. The maximum loan amount for 15-year and 30 year loans is \$750,000 regardless of County.

DOWN PAYMENT MINIMIZER HOME LOAN

<u>FICO Score & 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. 1st 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.

