

| Loan Term:   | 10 Year Fixed Rate                                   | 15 Year Fixed Rate                                   | Credit Score  |
|--|--|--|---|
|  |  |  |   |
| Interest Rates:<br><b>(Based upon your credit score)</b> | <b>2.99%</b><br><br><b>3.45%</b><br><br><b>4.45%</b> | <b>3.30%</b><br><br><b>3.99%</b><br><br><b>4.99%</b> | <b>780+</b><br><br><b>720-779</b><br><br><b>670-719</b> |
| Administrative Fee:                                      | <b>0%</b>  | <b>0%</b>  |   |