

Disclosures

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Home Equity Loan Rate Disclosures:

Fixed Rate Home Equity Loan – Rates and terms subject to change. Normal underwriting guidelines apply. Standard fees at borrower's expense.

Home Equity Line of Credit – Monthly Payments and Interest Only – The fully indexed Annual Percentage Rate (APR) is Prime + 0%. ["Prime" means the prime rate as published in The Wall Street Journal. The current rate is

shown in the table. The rate may increase or decrease and cannot exceed 18%. Appraisal or title insurance, if required, at borrower's expense. Property insurance is required. Flood insurance may be required. Property must be owner-occupied. Normal underwriting guidelines apply.

Mortgage Loan Rate Disclosures:

15-Year and 20-Year Fixed Rate – Rates and terms subject to change. Normal underwriting guidelines apply. Borrower pays all closing costs.

30-Year Fixed Rate – Rates and terms subject to change. Normal underwriting guidelines apply. Borrower pays all closing costs.

Construction Loan – Rates and terms subject to change. Normal underwriting guidelines apply. Borrower pays all closing costs.

Adjustable Rate Mortgage – Rates and terms subject to change. Normal underwriting guidelines apply. Borrower pays all closing costs. Your interest rate cannot change, increase or decrease more than two percentage points at each adjustment.