

Saleable Mortgage Loans for Primary & Secondary Residences-Servicing Retained ^(‡)

Loan Type and Term	Rate (%)***	Points (%)	APR(%)*	Payment per \$1,000**
30 Year Fixed Rate	4.250	0	4.408	\$4.92
	4.125	1.00	4.374	\$4.85
	4.000	2.00	4.320	\$4.77
30 Year Fixed Rate-RD	4.500	0	4.980	\$5.07
	3.875	0	4.141	\$7.33
15 Year Fixed Rate	3.750	1.00	4.170	\$7.27
	3.625	2.00	4.200	\$7.21
	4.500	1.00	3.313	\$5.07
30 Year 1/1 ARM ^{(1)****} (Standard)	4.500	1.00	3.313	\$5.07
30 Year 1/1 ARM ^{(1)****} (Convertible)	4.500	1.50	3.354	\$5.07

(1) ARM=Adjustable Rate Mortgage

VHFA Saleable Mortgage Loans for Primary Residences-Servicing Released

Loan Type and Term	Rate (%)***	Points (%)	APR(%)*	Payment per \$1,000**
30 Year Fixed Rate (MOVE Conventional)	5.000	1.00	5.100	\$5.37
30 Year Fixed Rate (MOVE-RD)	4.500	0	4.842	\$5.08

B.U.I.L.D. Construction Loan (please see program specifics on page two)

Loan Type and Term	Rate (%)***	Points (%)	APR(%)*	Payment per \$1,000(1)**
8 Month Fixed Rate	6.990	0	7.578	\$5.83

(1) Interest only payments are required monthly based on the amount of the loan outstanding during the prior month.

Home Equity Loans for Primary and Secondary Residences

Loan Type and Term	Rate (%) ^{(1)***}	Points (%)	APR(%)*	Payment per \$1,000**
15 Year Fixed Rate	7.240%	0	7.249	\$ 9.12
10 Year Fixed Rate	6.740%	0	6.751	\$11.48
5 Year Fixed Rate	6.240%	0	6.255	\$19.44

(1) 0.25% reduction in rate with UB auto pay

Encore Home Equity Line of Credit for Primary Residences ⁽¹⁾

Loan Type and Term	Rate (%) ^{(2)***}	Points (%)	APR(%)*	Payment per \$1,000**
10 Year Variable Rate	4.000%	0	4.000	\$11.66

(1) First mortgage loan, if any, must be with Union Bank.

(2) The rate is fixed for year one at 4.00% and then adjusts quarterly beginning in year two at the Wall Street Journal Prime Rate plus 1.00% (currently 4.25%) with a floor of 4.00%.

Prime Plus Home Equity Line of Credit for Primary Residences ⁽¹⁾

Loan Type and Term	Rate (%) ^{(2)***}	Points (%)	APR(%)*	Payment per \$1,000**
10 Year Variable Rate	5.00%	0	5.000	\$12.50

(1) Maximum total loan-to-value of 75%, including any first mortgage loan balance

(2) The rate is fixed for year one at 5.00% and then adjusts quarterly beginning in year two at the Wall Street Journal Prime Rate plus 1.00% with a floor of 5.00% (currently the rate is 4.25%)

THE FINE PRINT: ‡ Includes New and Used Multi-wide Manufactured Housing permanently affixed to owned land and may include term and loan to value restrictions.

Maximum loan-to-value of 80% unless otherwise noted. In some instances, loan-to-value may exceed 80% with private mortgage insurance.

* APR = Annual Percentage Rate. Annual Percentage Rate is based on \$100,000 loan amount with a 20% down payment and the maximum term. Loans with less than a 20% down payment require private mortgage insurance.

** Payment may be higher if escrows for property taxes and insurances are applicable.

*** Rates and points are subject to change at any time prior to commitment and may change depending on the circumstances of the specific transaction.

**** ARM = 1 Year T-Bill plus a margin of 2.75% rounded to the nearest 0.125% with a minimum rate of 2.75%.

Please note all ARM product rates may increase after loan origination.

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