



HOME EQUITY LOANS:

SPECIAL OFFER: 0.25% Rate Discount with Automatic Loan Payment

HOME EQUITY FIXED RATE: Owner Occupied

Fees vary and are due at application

LTV	Minimum	Maximum *	Term	Rate	APR	Payment per \$1,000 Borrowed
80%	\$5,000.00	\$250,000.00	5 Year	3.250%	3.360%	\$18.08
80%	\$5,000.00	\$250,000.00	10 Year	3.375%	3.434%	\$9.83
80%	\$5,000.00	\$250,000.00	15 Year	3.625%	3.669%	\$7.21
80%	\$5,000.00	\$250,000.00	20 Year	4.500%	4.544%	\$6.33
LTV	Minimum	Maximum *	Term	Rate	APR	Payment per \$1,000 Borrowed
85% **	\$5,000.00	\$250,000.00	5 Year	3.750%	3.877%	\$18.31
85% **	\$5,000.00	\$250,000.00	10 Year	3.875%	3.944%	\$10.07
85% **	\$5,000.00	\$250,000.00	15 Year	4.125%	4.176%	\$7.46
85% **	\$5,000.00	\$250,000.00	20 Year	4.750%	4.797%	\$6.47
LTV	Minimum	Maximum *	Term	Rate	APR	Payment per \$1,000 Borrowed
90% **	\$5,000.00	\$250,000.00	5 Year	4.250%	4.395%	\$18.53
90% **	\$5,000.00	\$250,000.00	10 Year	4.375%	4.453%	\$10.31
90% **	\$5,000.00	\$250,000.00	15 Year	4.625%	4.683%	\$7.72
90% **	\$5,000.00	\$250,000.00	20 Year	5.000%	5.050%	\$6.60

- APR: Annual Percentage Rate is based on a \$100,000.00 loan amount, unless otherwise noted.
- Rate Lock Policy: LFCU will rate lock for 45 days for a fee of \$500.00 and is refunded upon receipt of closing from attorney; fee is non-refundable on withdrawn applications; fee and rate lock are forfeited on loans closed after the 45 day period; fee is automatically refunded on denied applications.
- * Certified appraisal required - appraisal fee paid by Member; LFCU must retain the first position mortgage on Home Equity Loans over 80% or a CAP of \$25,000.00 total loan amount applies.
- NON-Owner Occupied annual percentage rates are available upon request; rate is equal to 1.75% above quoted rates above.

SPECIAL FIRST TIME HOME BUYER OFFERS:

FIXED RATE MORTGAGE / NEW CONSTRUCTION

Owner Occupied / Max Loan \$417,000.00

Fees vary and are due at application

Points	Term	Conforming Rate	Nonconforming Rate	APR(s)	Payment per \$1,000 Borrowed
0 Points	30 Year Fixed	4.000%*	Please call	4.134%	\$4.78

JUMBO FIXED RATE MORTGAGE / NEW CONSTRUCTION

Owner Occupied / Min Loan \$417,001.00

Fees vary and are due at application

Points	Term	Conforming Rate	Nonconforming Rate	APR(s)	Payment per \$1,000 Borrowed
0 Points	30 Year Fixed	4.500%*	Please call	4.540%	\$5.07

- APR: Annual Percentage Rate is based on a \$150,000.00 loan amount; Jumbo loan APR is based on a \$417,001.00 loan amount.
- Down Payment Requirements: a 20% down payment is required; less than a 20% down payment will require MGIC Insurance; less than a 30% down payment will require real estate tax escrow.
- Rate Lock Policy: LFCU will rate lock for 45 days for a fee of \$500.00 and is refunded upon receipt of closing from attorney; fee is non-refundable on withdrawn applications; fee and rate lock are forfeited on loans closed after the 45 day period; fee is automatically refunded on denied applications.
- Loan terms and conditions, including interest rate and/or fees, are subject to change due to the resulting risk rating assigned by the Credit Union's secondary market investor. Factors used in determining risk ratings include certain loan characteristics such as points, loan amount, loan-to-value, borrower's credit, property type, occupancy, and loan purpose.
- Construction Term Policy: The construction phase is limited to a maximum (12) month period.

SPECIAL GO GREEN MORTGAGES:

GO GREEN MORTGAGE / NEW CONSTRUCTION

LFCU will take \$200 off closing costs for Energy Star qualified home or Earth Craft Homes.

For loan amounts less than \$50,000, LFCU will take \$100 off closing costs.

GO GREEN ENERGY SAVER HOME IMPROVEMENT LOAN OR LINE OF CREDIT

LFCU will take a .25% discount on existing LFCU home equity loan or line of credit rates for ENERGY STAR qualified eco-friendly home improvements. Must provide proof of purchase to qualify for discount; one discount offer per year is available. Energy Saver discount excludes all existing special rate offers. ENERGY STAR is a joint program of the U.S. Environmental Protection Agency and the U.S. Department of Energy helping us all save money and protect the environment through energy efficient products and practices.

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BUSINESS HOURS (Eastern Time):
Monday – Wednesday: 8:00 AM – 5:00 PM
Thursday and Friday: 8:00 AM – 6:00 PM
Saturday: 8:00 AM – 1:00 PM / CLOSED Sunday
Visit our online branch 24/7 at www.lusofederal.com



Federally Insured by the NCUA

SPECIAL ADJUSTABLE RATE OFFERS: CONFORMING ADJUSTABLE RATE MORTGAGE / NEW CONSTRUCTION

Points	Term	Rate	APR	Index	CAPS	Margin
0 Points	3/3	2.490%	2.621%	1 Yr Treasury	2/6	+ 2.50%
0 Points	5/5	2.990%	2.779%	1 Yr Treasury	2/6	+ 2.50%
0 Points	7/1	3.240%	2.940%	1 Yr Treasury	2/6	+ 2.50%
0 Points	10/1	3.490%	3.189%	1 Yr Treasury	2/6	+ 2.50%

NON CONFORMING ADJUSTABLE RATE MORTGAGE / NEW CONSTRUCTION

Owner Occupied / Max Loan \$417,000.00

Fees vary and are due at application

Points	Term	Rate	APR	Index	CAPS	Margin
0 Points	3/3	3.490%	2.843%	1 Yr Treasury	2/6	+ 2.50%
0 Points	5/5	3.990%	3.137%	1 Yr Treasury	2/6	+ 2.50%
0 Points	7/1	4.240%	3.420%	1 Yr Treasury	2/6	+ 2.50%
0 Points	10/1	4.490%	3.830%	1 Yr Treasury	2/6	+ 2.50%

CONFORMING JUMBO ADJUSTABLE RATE MORTGAGE / NEW CONSTRUCTION

Owner Occupied / Max Loan \$417,000.00

Fees vary and are due at application

Points	Term	Rate	APR	Index	CAPS	Margin
0 Points	3/3	2.990%	2.731%	1 Yr Treasury	2/6	+ 2.50%
0 Points	5/5	3.490%	2.956%	1 Yr Treasury	2/6	+ 2.50%
0 Points	7/1	3.740%	3.177%	1 Yr Treasury	2/6	+ 2.50%
0 Points	10/1	3.990%	3.506%	1 Yr Treasury	2/6	+ 2.50%

NON CONFORMING JUMBO ADJUSTABLE RATE MORTGAGE / NEW CONSTRUCTION

Owner Occupied / Max Loan \$417,000.00

Fees vary and are due at application

Points	Term	Rate	APR	Index	CAPS	Margin
0 Points	3/3	4.490%	3.072%	1 Yr Treasury	2/6	+ 2.50%
0 Points	5/5	4.990%	3.612%	1 Yr Treasury	2/6	+ 2.50%
0 Points	7/1	5.240%	3.958%	1 Yr Treasury	2/6	+ 2.50%
0 Points	10/1	5.490%	4.539%	1 Yr Treasury	2/6	+2.50%

- APR: Annual Percentage Rate is based on a \$150,000.00 loan amount, with a 30- YR amortization; Jumbo loan APR is based on a \$417,001.00 loan amount, with a 30- YR amortization. Rates are subject to increase after consummation/first adjustment.
- **Ceiling not to exceed 18.00%; floor not to fall below 3.00%.**
- Down Payment Requirements: a 20% down payment is required; less than a 20% down payment will require MGIC Insurance; less than a 30% down payment will require real estate tax escrow.
- Rate Lock Policy: LFCU will rate lock for 45 days for a fee of \$500.00 and is refunded upon receipt of closing from attorney; fee is non-refundable on withdrawn applications; fee and rate lock are forfeited on loans closed after the 45 day period; fee is automatically refunded on denied applications.
- Loan terms and conditions, including interest rate and/or fees, are subject to change due to the resulting risk rating assigned by the Credit Union's secondary market investor. Factors used in determining risk ratings include certain loan characteristics such as points, loan amount, loan-to-value, borrower's credit, property type, occupancy, and loan purpose.
- Review Policy: Reviews CAP at 6% for the life of the mortgage, but will not exceed a 2% adjustment at each review.
- Construction Term Policy: The construction phase is limited to a maximum (12) month period.

FIXED RATE MORTGAGES:

CONFORMING FIXED RATE MORTGAGE / NEW CONSTRUCTION

Owner Occupied / Max Loan \$417,000.00

Fees vary and are due at application

Points	Term	Rate	APR	Payment per \$1,000 Borrowed
0 Points	10 Year	2.750%	3.064%	\$9.55
0 Points	15 Year	3.125%	3.347%	\$6.97
0 Points	20 Year	3.875%	4.059%	\$6.00
0 Points	25 Year	4.125%	4.281%	\$5.35
0 Points	30 Year	4.125%	4.261%	\$4.85
1 Points	10 Year	2.625%	3.150%	\$9.49
1 Points	15 Year	3.000%	3.367%	\$6.91
1 Points	20 Year	3.750%	4.049%	\$5.93
1 Points	25 Year	4.000%	4.253%	\$5.28
1 Points	30 Year	4.000%	4.219%	\$4.78
2 Points	10 Year	2.500%	3.237%	\$9.43
2 Points	15 Year	2.875%	3.389%	\$6.85
2 Points	20 Year	3.625%	4.040%	\$5.87
2 Points	25 Year	3.875%	4.225%	\$5.21
2 Points	30 Year	3.875%	4.178%	\$4.71

NON CONFORMING FIXED RATE MORTGAGE / NEW CONSTRUCTION

Owner Occupied / Max Loan \$417,000.00

Fees vary and are due at application

Points	Term	Rate	APR	Payment per \$1,000 Borrowed
0 Points	10 Year	3.750%	3.873%	\$10.01
0 Points	15 Year	4.125%	4.215%	\$7.46
0 Points	20 Year	4.875%	4.955%	\$6.54
0 Points	25 Year	5.125%	5.195%	\$5.92
0 Points	30 Year	5.125%	5.186%	\$5.45
1 Points	10 Year	3.625%	3.960%	\$9.95
1 Points	15 Year	4.000%	4.238%	\$7.40
1 Points	20 Year	4.750%	4.949%	\$6.47
1 Points	25 Year	5.000%	5.171%	\$5.85
1 Points	30 Year	5.000%	5.150%	\$5.37
2 Points	10 Year	3.500%	4.049%	\$9.89
2 Points	15 Year	3.875%	4.263%	\$7.34
2 Points	20 Year	4.625%	4.943%	\$6.40
2 Points	25 Year	4.875%	5.147%	\$5.78
2 Points	30 Year	4.875%	5.113%	\$5.30

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- Construction Term Policy: The construction phase is limited to a maximum (12) month period.
- **NON-Owner Occupied annual percentage rates are available upon request; rate is equal to 1.75% above quoted rates above.**

CONFORMING JUMBO FIXED RATE MORTGAGE / NEW CONSTRUCTION

Owner Occupied / Min Loan \$417,001.00

Fees vary and are due at application

Points	Term	Rate	APR	Payment per \$1,000 Borrowed
0 Points	10 Year	3.250%	3.327%	\$9.78
0 Points	15 Year	3.625%	3.683%	\$7.21
0 Points	20 Year	4.375%	4.429%	\$6.26
0 Points	25 Year	4.625%	4.673%	\$5.63
0 Points	30 Year	4.625%	4.666%	\$5.15
1 Points	10 Year	3.125%	3.412%	\$9.72
1 Points	15 Year	3.500%	3.704%	\$7.15
1 Points	20 Year	4.250%	4.420%	\$6.20
1 Points	25 Year	4.500%	4.646%	\$5.56
1 Points	30 Year	4.500%	4.627%	\$5.07
2 Points	10 Year	3.000%	3.499%	\$9.66
2 Points	15 Year	3.375%	3.726%	\$7.09
2 Points	20 Year	4.125%	4.412%	\$6.13
2 Points	25 Year	4.375%	4.619%	\$5.49
2 Points	30 Year	4.375%	4.587%	\$5.00

NON CONFORMING JUMBO FIXED RATE MORTGAGE / NEW CONSTRUCTION

Owner Occupied / Min Loan \$417,001.00

Fees vary and are due at application

Points	Term	Rate	APR	Payment per \$1,000 Borrowed
0 Points	10 Year	4.750%	4.856%	\$10.49
0 Points	15 Year	5.125%	5.205%	\$7.98
0 Points	20 Year	5.875%	5.948%	\$7.10
0 Points	25 Year	6.125%	6.190%	\$6.52
0 Points	30 Year	6.125%	6.182%	\$6.08
1 Points	10 Year	4.625%	4.947%	\$10.43
1 Points	15 Year	5.000%	5.232%	\$7.91
1 Points	20 Year	5.750%	5.946%	\$7.03
1 Points	25 Year	6.000%	6.170%	\$6.45
1 Points	30 Year	6.000%	6.151%	\$6.00
2 Points	10 Year	4.500%	5.040%	\$10.37
2 Points	15 Year	4.875%	5.260%	\$7.85
2 Points	20 Year	5.625%	5.945%	\$6.95
2 Points	25 Year	5.875%	6.151%	\$6.37
2 Points	30 Year	5.875%	6.119%	\$5.92

- APR: Annual Percentage Rate is based on a \$417,001.00 loan amount, unless otherwise noted.
- Down Payment Requirements: a 20% down payment is required; less than a 20% down payment will require MGIC Insurance; less than a 30% down payment will require real estate tax escrow.
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- Loan terms and conditions, including interest rate and/or fees, are subject to change due to the resulting risk rating assigned by the Credit Union's secondary market investor. Factors used in determining risk ratings include certain loan characteristics such as points, loan amount, loan-to-value, borrower's credit, property type, occupancy, and loan purpose.
- Construction Term Policy: The construction phase is limited to a maximum (12) month period.
- **NON-Owner Occupied annual percentage rates are available upon request; rate is equal to 1.75% above quoted rates above.**

ADJUSTABLE RATE MORTGAGES:**CONFORMING ADJUSTABLE RATE MORTGAGE / NEW CONSTRUCTION****Owner Occupied / Max Loan \$417,000.00**

Fees vary and are due at application

Points	Term	Rate	APR	Index	CAP	Margin
0 Points	3/3	Ask for quote.	N/A	3 YR Treasury	2/6	+ 2.50%
0 Points	5/5	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
0 Points	7/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
0 Points	10/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
1 Points	3/3	Ask for quote.	N/A	3 YR Treasury	2/6	+ 2.50%
1 Points	5/5	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
1 Points	7/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
1 Points	10/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
2 Points	3/3	Ask for quote.	N/A	3 YR Treasury	2/6	+ 2.50%
2 Points	5/5	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
2 Points	7/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
2 Points	10/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%

NON CONFORMING ADJUSTABLE RATE MORTGAGE / NEW CONSTRUCTION**Owner Occupied / Max Loan \$417,000.00**

Fees vary and are due at application

Points	Term	Rate	APR	Index	CAP	Margin
0 Points	3/3	Ask for quote.	N/A	3 YR Treasury	2/6	+ 2.50%
0 Points	5/5	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
0 Points	7/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
0 Points	10/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
1 Points	3/3	Ask for quote.	N/A	3 YR Treasury	2/6	+ 2.50%
1 Points	5/5	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
1 Points	7/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
1 Points	10/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
2 Points	3/3	Ask for quote.	N/A	3 YR Treasury	2/6	+ 2.50%
2 Points	5/5	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
2 Points	7/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
2 Points	10/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%

- APR: Annual Percentage Rate is based on a \$150,000.00 loan amount, with a 30- YR amortization. Rates are subject to increase after consummation/first adjustment.
- **Ceiling not to exceed 18.00%; floor not to fall below 3.00%.**
- Down Payment Requirements: a 20% down payment is required; less than a 20% down payment will require MGIC Insurance; less than a 30% down payment will require real estate tax escrow.
- Rate Lock Policy: LFCU will rate lock for 45 days for a fee of \$500.00 and is refunded upon receipt of closing from attorney; fee is non-refundable on withdrawn applications; fee and rate lock are forfeited on loans closed after the 45 day period; fee is automatically refunded on denied applications.
- Loan terms and conditions, including interest rate and/or fees, are subject to change due to the resulting risk rating assigned by the Credit Union's secondary market investor. Factors used in determining risk ratings include certain loan characteristics such as points, loan amount, loan-to-value, borrower's credit, property type, occupancy, and loan purpose.
- Review Policy: Reviews CAP at 6% for the life of the mortgage, but will not exceed a 2% adjustment at each review.
- Construction Term Policy: The construction phase is limited to a maximum (12) month period.

CONFORMING JUMBO ADJUSTABLE RATE MORTGAGE / NEW CONSTRUCTION
Owner Occupied / Max Loan \$417,000.00

Fees vary and are due at application

Points	Term	Rate	APR	Index	CAP	Margin
0 Points	3/3	Ask for quote.	N/A	3 YR Treasury	2/6	+ 2.50%
0 Points	5/5	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
0 Points	7/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
0 Points	10/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
1 Point	3/3	Ask for quote.	N/A	3 YR Treasury	2/6	+ 2.50%
1 Point	5/5	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
1 Point	7/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
1 Point	10/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
2 Points	3/3	Ask for quote.	N/A	3 YR Treasury	2/6	+ 2.50%
2 Points	5/5	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
2 Points	7/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
2 Points	10/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%

NON CONFORMING JUMBO ADJUSTABLE RATE MORTGAGE / NEW CONSTRUCTION
Owner Occupied / Max Loan \$417,000.00

Fees vary and are due at application

Points	Term	Rate	APR	Index	CAP	Margin
0 Points	3/3	Ask for quote.	N/A	3 YR Treasury	2/6	+ 2.50%
0 Points	5/5	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
0 Points	7/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
0 Points	10/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
1 Point	3/3	Ask for quote.	N/A	3 YR Treasury	2/6	+ 2.50%
1 Point	5/5	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
1 Point	7/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
1 Point	10/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
2 Points	3/3	Ask for quote.	N/A	3 YR Treasury	2/6	+ 2.50%
2 Points	5/5	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
2 Points	7/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
2 Points	10/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%

- APR: Annual Percentage Rate is based on a \$417,001.00 loan amount, with a 30- YR amortization. Rates are subject to increase after consummation/first adjustment.
- **Ceiling not to exceed 18.00%; floor not to fall below 3.00%.**
- Down Payment Requirements: a 20% down payment is required; less than a 20% down payment will require MGIC Insurance; less than a 30% down payment will require real estate tax escrow.
- Rate Lock Policy: LFCU will rate lock for 45 days for a fee of \$500.00 and is refunded upon receipt of closing from attorney; fee is non-refundable on withdrawn applications; fee and rate lock are forfeited on loans closed after the 45 day period; fee is automatically refunded on denied applications.
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- Review Policy: Reviews CAP at 6% for the life of the mortgage, but will not exceed a 2% adjustment at each review.
- Construction Term Policy: The construction phase is limited to a maximum (12) month period.

LAND LOANS:

LAND FIXED RATE: Owner Occupied

Fees vary and are due at application

Points	Term	Rate	APR	Payment per \$1,000 Borrowed
0 Points	5 Year	5.250%	5.596%	\$18.99
0 Points	10 Year	6.250%	6.455%	\$11.23
0 Points	15 Year	7.250%	7.413%	\$9.13
1 Point	5 Year	5.000%	5.756%	\$18.88
1 Point	10 Year	6.000%	6.425%	\$11.11
1 Point	15 Year	7.000%	7.323%	\$8.99
2 Points	5 Year	4.750%	5.919%	\$18.76
2 Points	10 Year	5.750%	6.396%	\$10.98
2 Points	15 Year	6.750%	7.233%	\$8.85

- APR: Annual Percentage Rate is based on a \$100,000.00 loan amount, unless otherwise noted.
- Down Payment Requirements: a 20% down payment is required; less than a 20% down payment will require MGIC Insurance; less than a 30% down payment will require real estate tax escrow.
- Rate Lock Policy: LFCU will rate lock for 45 days for a fee of \$500.00 and is refunded upon receipt of closing from attorney; fee is non-refundable on withdrawn applications; fee and rate lock are forfeited on loans closed after the 45 day period; fee is automatically refunded on denied applications.

LAND ADJUSTABLE RATE: Owner Occupied

Fees vary and are due at application

Points	Term	Rate	APR	Index	CAP	Margin
0 Points	1/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
0 Points	3/3	Ask for quote.	N/A	3 YR Treasury	2/6	+ 2.50%
0 Points	5/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
1 Point	1/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
1 Point	3/3	Ask for quote.	N/A	3 YR Treasury	2/6	+ 2.50%
1 Point	5/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
2 Points	1/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%
2 Points	3/3	Ask for quote.	N/A	3 YR Treasury	2/6	+ 2.50%
2 Points	5/1	Ask for quote.	N/A	1 YR Treasury	2/6	+ 2.50%

- APR: Annual Percentage Rate is based on a \$100,000.00 loan amount, with a 30- YR amortization.
- **Ceiling not to exceed 18.00%; floor not to fall below 3.00%.**
- Down Payment Requirements: a 20% down payment is required; less than a 20% down payment will require MGIC Insurance; less than a 30% down payment will require real estate tax escrow.
- Rate Lock Policy: LFCU will rate lock for 45 days for a fee of \$500.00 and is refunded upon receipt of closing from attorney; fee is non-refundable on withdrawn applications; fee and rate lock are forfeited on loans closed after the 45 day period; fee is automatically refunded on denied applications.
- Review Policy: Reviews CAP at 6% for the life of the mortgage, but will not exceed a 2% adjustment at each review.

“FLEX LINE” HELOC: Owner Occupied

Fees vary and are due at application

LTV	Minimum	Maximum *	Term	Rate	APR
80%	\$10,000.00	\$250,000.00	20 Year	Prime	N/A
85% **	\$10,000.00	\$250,000.00	20 Year	Prime (+) 0.50%	N/A
90% **	\$10,000.00	\$250,000.00	20 Year	Prime (+) 1.00%	N/A

- APR: Annual Percentage Rate is based on a \$100,000.00 loan amount, unless otherwise noted
- ALP: Automatic Loan Payment must originate from a LFCU active share draft checking account.
- **Ceiling not to exceed 18.00%; floor not to fall below 3.00% on 80% LTV loans, 3.75% on 85% LTV loans, and 4.00% on 90% LTV loans.**
- Rate Lock Policy: LFCU will rate lock for 45 days for a fee of \$500.00 and is refunded upon receipt of closing from attorney; fee is non-refundable on withdrawn applications; fee and rate lock are forfeited on loans closed after the 45 day period; fee is automatically refunded on denied applications.
- Home Equity Policy: Up to a maximum 90% Loan to Value.
- HELOC Policy: (10) Year Draw Period / (10) Year Repay Period.
- Prime Rate: 3.25%
- * Exceptions to maximum amount are reviewed/approved by CEO based on member relationship.
- ** **Certified appraisal required - appraisal fee paid by Member; LFCU must retain the first position mortgage on HELOC's over 80% or a CAP of \$25,000.00 total HELOC amount applies.**
- Annual Fee: \$25.00; Estimate of third party fees: \$75.00 Discharge Fee. Property insurance will be required.
- The minimum monthly payment during the draw period will equal the following: The amount of accrued finance charges on the last day of the billing cycle and will be rounded to the nearest \$.01. The minimum monthly payment during the draw period will not reduce the principal that is outstanding on your line of credit. After the draw period ends you will no longer be able to obtain credit advances and must pay the outstanding balance of your line of credit (the "repayment period.") During the repayment period, payments will be due monthly. The minimum monthly payment will equal the following: The amount of accrued finance charges plus 1/120th of the principal balance outstanding on the last day of the billing cycle, for the last billing cycle in which an advance was made. The minimum payment amount will be rounded to the nearest \$.01. The minimum monthly payments may not be sufficient to fully repay the principal that is outstanding on your line of credit by the end of the repayment period. If they are not, you will then be required to pay the entire balance in a single payment. The savings for the HELOC loans is based on lowest available Credit Union APR and assumes your balance remains constant for one year.
- **NON-Owner Occupied annual percentage rates are available upon request; rate is equal to prime plus 2.00%.**

CONSTRUCTION LOANS:

CONSTRUCTION FIXED RATE: Non-Owner Occupied

Please call for rates.

SPEC CONSTRUCTION FIXED RATE: Non-Owner Occupied

Please call for rates.

CONSTRUCTION ADJUSTABLE RATE: Non-Owner Occupied

Please call for rates.

MORTGAGE FIXED RATE: Non-Owner Occupied

Please call for rates.

MORTGAGE ADJUSTABLE RATE: Non-Owner Occupied

Please call for rates.

OTHER MORTGAGE PRODUCTS:

FHA

Please call for rates.

VA

Please call for rates.