



APR Disclosure and Assumptions

*Interest rates and annual percentage rates (APRs) are based on current market rates, are for informational purposes only, are subject to change without notice and may vary based on qualification. All loans subject to approval. Annual percentage rate in ARM products may increase after the loan is closed. Additional loan programs may be available.

Rates are based on the following assumptions: Loan amount of \$126,000, 75% loan-to-value (LTV), credit score of 740 or higher, and a 1% loan origination fee for all options shown, except "10-Year Special" which has no origination fee.

