



RESIDENTIAL LOAN RATES

Current Rates

HOME EQUITY LINE OF CREDIT (HELOC)	APR as low as *
HELOC 180-month amortization	4.00%
Floor Rate	4.00%

Adjustable Rate. | Minimum credit score of 680. | Minimum HELOC Amount \$5,000.00 | Contact us for all the details. | Not all applicants will qualify.

SECONDARY MARKET RESIDENTIAL MORTGAGE	Rate as low as	APR as low as *
30 year (0 points)	3.000%	3.147%
30 year (1 point)	2.750%	2.975%
15 year (0 points)	2.500%	2.766%
15 year (1 point)	2.250%	2.658%
10 year (0 points)	2.875%	3.264%

Minimum credit score of 740. | Minimum Residential Mortgage Amount \$50,000.00 | Contact us for all the details. | Not all applicants will qualify.

ADJUSTABLE RATE RESIDENTIAL MORTGAGE	Rate as low as	APR as low as *
30 year 3/1 ARM (0 points)	4.50%	4.637%
30 year 1/1 ARM (0 points)	4.00%	4.133%

Minimum credit score of 680. | Minimum Residential Mortgage Amount \$50,000.00 | Contact us for all the details. | Not all applicants will qualify.

CONSTRUCTION LOANS	Rate as low as	APR as low as *
12 months	4.50%	4.719%

Adjustable Rate. | Minimum credit score of 680. | Minimum Construction Loan Amount \$50,000.00 | Contact us for all the details. | Not all applicants will qualify.

***APR.** Based on \$100,000.00 loan and 80% LTV, home purchase. Secondary Market (based on a minimum credit score of 740) & In-House / Portfolio Loans (based on a minimum credit score of 680). **Rates: TODAY'S RATES ONLY** and may be subject to change depending on your credit score and the value or appraisal of the property. If refinancing, rates may be different, please check with a loan officer. **Rates can only be locked upon approval and appraisal of the property.** Note: Rates and terms may change. Please contact our Mortgage Department, and we can assist you with the application process. Toll free number (800) 728-5871. Branch number (802) 254-4800. Institution NMLS #475498.



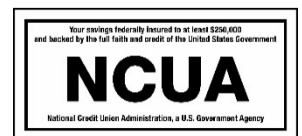
**EQUAL HOUSING
LENDER**
NMLS #475498

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APR = Annual Percentage Rate.
Rates are subject to change.