10-Year and 15-Year Fixed Rate Mortgage: APR=Annual Percentage Rate. Loan approval, interest rate, and down payment required based on creditworthiness, amount financed, and ability to repay. Loans with a down payment less than 20% may require mortgage insurance which could increase the monthly payment and Annual Percentage Rate. Origination fee is based off the loan amount at time of closing. Other fees may be assessed, as applicable. Rates, terms, and conditions are subject to change. Payment examples below are based on a loan to value of 80% or less and do not include taxes and insurance premiums; actual payment obligation may be greater.

Loan Type	Rate	APR	Loan amount	Principal and Interest Payment	Origination Fee at Closing
10-Year Fixed	5.625%	5.889%	$175,000	$1,910.07	0.5%
15-Year Fixed	5.875%	6.062%	$175,000	$1,464.96	0.5%

10-Year Fixed Rate Second Mortgage: APR=Annual Percentage Rate. Loan approval, interest rate, and down payment required based on creditworthiness, amount financed, and ability to repay. Loans with a down payment less than 20% may require mortgage insurance which could increase the monthly payment and Annual Percentage Rate. Origination fee is based off the loan amount at time of closing. Other fees may be assessed, as applicable. Rates, terms, and conditions are subject to change. Payment examples below are based on a loan to value of 100% or less and do not include taxes and insurance premiums; actual payment obligation may be greater.

Loan Type	Rate	APR	Loan amount	Principal and Interest Payment	Origination Fee at Closing
10-Year Fixed, Second Mortgage	9.250%	9.710%	$50,000	$640.16	0.5%

Adjustable Rate Mortgages (ARM): APR=Annual Percentage Rate. Loan approval, interest rate, and down payment required based on creditworthiness, amount financed, and ability to repay. Loans with a down payment less than 20% may require mortgage insurance which could increase the monthly payment and Annual Percentage Rate. Beginning with the first rate change, a the rate and payment can adjust up or down based on the most recent weekly average yield on the United States Treasury securities adjust to a constant maturity of one year (1yr CMT) plus a margin of 2.75% for 80% Loan to Value loans. The rate is then rounded to the nearest .125% and the payment is amortized over the remaining loan term. Lifetime rate caps are a set rate maximum above the initial interest rate. Origination fees are based off the loan amount at time of closing. Other fees may be assessed, as applicable. Rates, terms, and conditions are subject to change. Payment examples below are based on a loan to value of 80% or less and do not include taxes and insurance premiums; actual payment obligation may be greater.

Loan Type	Rate	APR	Loan Amount	Principal and Interest Payment	Origination Fee at Closing	Limit of First Change	Limit of Subsequent Changes	Lifetime Cap
3/1 ARM	5.250%	5.313%	$175,000	$966.36	0.0%	2%	2% Annually	6% Over initial rate
5/1 ARM	5.750%	5.814%	$175,000	$1,021.25	0.0%	2%	2% Annually	5% Over initial rate
5/5 ARM	6.125%	6.191%	$175,000	$1,063.32	0.0%	2%	2% Every 60 months	5% Over initial rate
7/1 ARM	6.250%	6.313%	$175,000	$1,077.51	0.0%	5%	2% Annually	5% Over initial rate
10/1 ARM	6.750%	6.868%	$175,000	$1,135.05	0.5%	5%	2% Annually	5% Over initial rate

Lot and Land Loan: APR=Annual Percentage Rate. Loan approval, interest rate, and down payment required based on credit worthiness, amount financed, and ability to repay. Lot Loan term is 10yr Fixed Rate. Land Loan (up to 20 acres) term is 15yr Fixed Rate. Origination fee is based off the loan amount at time of closing. Other fees may be assessed, as applicable. Rates, terms, and conditions are subject to change. Payment examples below are based on a loan to value of 70% (Land Loans) and 75% (Lot Loans) or less and do not include taxes; actual payment obligation may be greater.

Loan Type	Rate	APR	Loan amount	Principal and Interest Payment	Origination Fee at Closing
Land Loan (up to 20 Acres)	7.250%	7.433%	$175,000	$1,597.51	0.5%
Lot Loan	6.750%	7.002%	$175,000	$2,009.42	0.5%