



INSTALLMENT LOAN DEPARTMENT  
REAL ESTATE LOANS

**HOME EQUITY LOAN FIXED (TYPE 76)**

Minimum Loan	Rate/A.P.R.	Term	Maximum LTV
\$10,000	5.95/6.01	60	80.0%
\$10,000	7.75/7.78	120	80.0%
\$15,000	7.95/7.97	180	80.0%

*1<sup>st</sup> liens may receive discounted rates-call IL Manager.*

Closing costs added. **Terms are for loans below “JUMBO” amounts. Jumbo amounts call IL Manager**

*see attached for allowable variations of these terms. RATE is adjusted up to 1.0%+ for BNO loans junior to “jumbo loans” also*

**HOME EQUITY LINE OF CREDIT (Type 73)**

Minimum Line	Initial Rate	Draw Period	Max LTV
\$10,000	3.50 variable	120	80.0%

\$12.00 Annual Fee  
Adjusts monthly to Wall Street Prime  
Ceiling 18% Floor 3.50%\*\*  
Closing Costs added+

Interest only due monthly/Revolving Credit  
Matures at 10th year

*\*\*May adjust to Prime plus a margin > 0.0 depending on credit criteria, floor rate may be higher\*\**

**Terms are for Lines below “JUMBO MORTGAGE” (\$417,000) amounts.**

*See attached for allowable variations of these terms.*

*RATE is adjusted up to 1.0%+ for BNO loans junior to “jumbo loans” also*

**Rates as of AUGUST 19, 2010 and subject to change without notice.**

