

**FIXED RATE PRODUCTS - SERVICED BY NEFCU - UP TO \$424,100**

The payment amount may be higher if escrows for property taxes, homeowner's insurance or mortgage insurance are applicable.

Loan Term	Rate	Points	APR	Payment Per \$1,000
30 Year Fixed Rate	3.875%	0.00%	3.899%	\$4.70
30 Year Fixed Rate	3.750%	1.00%	3.857%	\$4.63
30 Year Fixed Rate	3.625%	2.00%	3.814%	\$4.56
20 Year Fixed Rate	3.625%	0.00%	3.658%	\$5.86
20 Year Fixed Rate	3.500%	1.00%	3.647%	\$5.80
20 Year Fixed Rate	3.375%	2.00%	3.637%	\$5.74
15 Year Fixed Rate	3.125%	0.00%	3.167%	\$6.97
10 Year Fixed Rate - NEFCU Portfolio	2.875%	0.00%	2.936%	\$9.60
30 Year Low Cost - Purchase or Refinance *	4.250%	0.00%	4.275%	\$4.92
20 Year Low Cost - Purchase or Refinance *	4.125%	0.00%	4.159%	\$6.13
15 Year Low Cost - Purchase or Refinance *	3.625%	0.00%	3.668%	\$7.21
30 Year Fixed VA - Minimum loan amount \$25,000	3.875%	0.00%	3.883%	\$4.70
15 Year Fixed VA - Minimum loan amount \$25,000	3.375%	0.00%	3.389%	\$7.09

\* LOW-COST PROGRAMS INCLUDE CUSTOMARY SETTLEMENT CHARGES ONLY. PLEASE CONTACT NEFCU FOR MORE INFORMATION.

**SPECIAL PORTFOLIO PRODUCT - LIMITED FUNDS AVAILABLE - SERVICED BY NEFCU**  
**FIXED RATE JUMBO - ABOVE \$424,100 - REFER TO INTEREST RATE MARK UP BELOW**

The payment amount may be higher if escrows for property taxes, homeowner's insurance or mortgage insurance are applicable.

Loan Term	Rate	Points	APR	Payment Per \$1,000
30 Year Fixed Rate Jumbo	4.125%	0.00%	4.149%	\$4.85

**ADJUSTABLE RATE PORTFOLIO PROGRAMS - SERVICED BY NEFCU**

The payment per thousand is based on the fully Indexed Rate (Index plus the Margin) with no discount, or the posted rate whichever is higher. The payment amount may be higher if escrows for property taxes, homeowner's insurance or mortgage insurance are applicable.

Ask about our 120 day rate lock for Portfolio Purchases and Pre-Approvals! **UP TO \$424,100**

Loan Term	Rate	Points	APR	Payment Per \$1,000
3/1 ARM; 1 YR T-Bill; Margin 2.875; Caps 2/6	2.375%	0.00%	3.661%	\$3.89
3/3 ARM; 3 YR T-Bill; Margin 2.875; Caps 2/6	2.500%	0.00%	3.956%	\$3.95
5/1 ARM; 1 YR T-Bill; Margin 2.875; Caps 2/6	2.500%	0.00%	3.502%	\$3.95
5/5 ARM; 5 YR T-Bill; Margin 2.75; Caps 2/6	2.750%	0.00%	3.947%	\$4.08
7/1 ARM; 1 YR T-Bill; Margin 2.875; Caps 2/6	3.250%	0.00%	3.680%	\$4.35
15/15 ARM; 10 YR T-Bill; Margin 2.875; Cap 6	3.625%	0.00%	3.968%	\$4.56
5/1 ARM; 1st Time Homebuyers; 1 YR T-Bill; Margin 2.875; Caps 2/5	2.375%	0.00%	3.459%	\$3.89
5/5 ARM; 1st Time Homebuyers; 5 YR T-Bill; Margin 2.75; Caps 2/5	2.625%	0.00%	3.904%	\$4.02
7/1 ARM; 1st Time Homebuyers; 1 YR T-Bill; Margin 2.875; Caps 2/5	3.125%	0.00%	3.622%	\$4.28

**JUMBO - ABOVE \$424,100 - REFER TO INTEREST RATE MARK UP BELOW**

Loan Term	Rate	Points	APR	Payment Per \$1,000
5/1 ARM Jumbo; 1 YR T-Bill; Margin 2.875; Caps 2/6	2.750%	0.00%	3.588%	\$4.08
5/5 ARM Jumbo; 5 YR T-Bill; Margin 2.75; Caps 2/6	3.000%	0.00%	4.113%	\$4.22
7/1 ARM Jumbo; 1 YR T-Bill; Margin 2.875; Caps 2/6	3.500%	0.00%	3.796%	\$4.49
15/15 ARM Jumbo; 10 YR T-Bill; Margin 2.875; Cap 6	3.875%	0.00%	4.164%	\$4.70

**PORTFOLIO PRODUCT INTEREST RATE ADJUSTMENTS\***

Term Adjustment	Rate Adjustment
Owner occupied ARM with a 15 year term (excludes first time homebuyer programs)	Posted Rate less .125%
Exception Adjustment	Rate Adjustment
Held in portfolio as an exception to program guidelines	Posted Rate plus 0.50%
Loan Size Adjustment	Rate Adjustment
Greater than \$424,100 up to \$1,000,000	Posted Jumbo Rate
Greater than \$1,000,000	Call 866-80-LOANS For Availability

\*All adjustments are cumulative.

**Rate Lock Expiration Dates**

Days	Expiration Date	Adjustment
60 Day	7/25/2017	Rate Sheet Price
75 Day	8/9/2017	Add .125 to Points
90 Day	8/24/2017	Add .25 to Points

Locks above 60 days are not available for VA

**Current Index**

Weekly Average of the 1 Year Treasury	1.100
Weekly Average of the 3 Year Treasury	1.450
Weekly Average of the 5 Year Treasury	1.790
Weekly Average of the 10 Year Treasury	2.230

**Saleable Agency Loan Amount Limits**

Unit Count	Max Loan Amount
1	\$424,100.00
2	\$543,000.00

All rates quoted above are for a rate lock period of 60 Days. Rate locks are available.

CONTACT US AT 866-80-LOANS or 866-805-6267 or visit [www.healthonecu.com](http://www.healthonecu.com)

Rates can vary according to individual loan situations. ALL RATES AND LOCK PERIODS ARE SUBJECT TO CHANGE.

