

IMPORTANT TERMS of our HOME EQUITY LINES OF CREDIT

THIS DISCLOSURE CONTAINS INFORMATION ABOUT OUR HOME EQUITY LINES OF CREDIT. YOU SHOULD READ IT CAREFULLY AND KEEP THIS COPY FOR YOURSELF. ALL TERMS ARE THE SAME EXCEPT FOR WHERE OTHERWISE INDICATED.

Availability of Terms

All terms described below are subject to change. If these terms change (other than the Annual Percentage Rate), and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees you paid to us or anyone else in connection with your application.

Security Interest

We will take a Deed of Trust/Mortgage on your home ("Security Property"). You could lose your home if you do not meet certain obligations in your agreement with us.

Possible Actions

Termination

If you fail to meet the terms of repayment, or if you act or fail to act in a way that adversely affects our security interest or other rights in the Security Property, or if you have committed fraud or made a material misrepresentation in connection with the account, we may, subject to the governing law, terminate the plan, require payment in full of the entire outstanding balance in a single payment or cause the Security Property to be sold and the proceeds of such sale to be applied to your obligation to us. You agree to pay any reasonable costs of protecting, retaking, repairing or selling the Security Property.

Suspension

Your right to request additional advances may be suspended, or your maximum credit limit reduced, at our option, in the following instances: (1) you fail to make the scheduled payments due to us; (2) you fail to make timely payments to the holders of Deeds of Trust/Mortgages senior to ours; (3) you fail to pay real property taxes prior to delinquency; (4) you fail to maintain the required property insurance; (5) the value of the Security Property declines significantly below the appraised value upon which we relied in approving your application; (6) we reasonably believe that your ability to meet your payment obligations is impaired because of a material change in your financial circumstances; (7) governmental action precludes our imposing the interest rate provided herein or adversely affects the priority of our security interest such that the value of our interest is less than 120% of your maximum credit limit; (8) the maximum interest rate under the plan is reached; or (9) government regulatory authorities find that further advances under this plan constitute an unsafe and unsound practice. When the condition which caused the suspension of advances or reduction of your maximum credit limit no longer exists, the original terms of your agreement will be reinstated. You understand that if your right to request additional advances is suspended or your maximum credit limit is reduced, you still owe us whatever sums you have already borrowed, all other charges under your agreement and applicable Finance Charges.

Home Equity Plans

We offer eight different Home Equity Line of Credit Plans. These Plans differ based on five different criteria: (1) the frequency of variable interest rate changes; (2) the Loan-to-Value ratio (LTV), which is: (a) the outstanding balance of any existing loans secured by the Security Property at the time you enter into this Agreement plus your maximum credit limit; divided by (b) the appraised value of the Security Property; (3) the occupancy status of the Security Property; (4) whether or not the plan includes an introductory rate; and (5) the minimum interest rate(s). These Plans are:

Monthly Adjustable Plans

Plan 1 (with Introductory Rate) - Monthly rate changes; 50.00% or less LTV; 2.99% minimum **ANNUAL PERCENTAGE RATE**.

Plan 2 - Monthly rate changes; 50.00% or less LTV; 3.99% minimum **ANNUAL PERCENTAGE RATE**.

Plan 3 (with Introductory Rate) - Monthly rate changes; 50.01% to 80.00% LTV; 3.49% minimum **ANNUAL PERCENTAGE RATE**.

Plan 4 - Monthly rate changes; 50.01 % to 80.00% LTV; 4.49% minimum **ANNUAL PERCENTAGE RATE**.

Plan 5 - Monthly rate changes; 80.01 % to 100.00% LTV; 3.49% minimum **ANNUAL PERCENTAGE RATE**.

Plan 6 - Non-owner occupied; Monthly rate changes; 80.00% or less LTV; 3.99% minimum **ANNUAL PERCENTAGE RATE**.

Five-Year Adjustable Plans

Plan 7 - Five-year rate changes; 50.00% or less LTV; 3.49% minimum **ANNUAL PERCENTAGE RATE**.

Plan 8 - Five-year rate changes; 50.01% to 80% LTV; 3.99% minimum **ANNUAL PERCENTAGE RATE**.

Not all applicants may qualify for all Plans.

Fees and Charges

To open and maintain a line of credit, you may have to pay certain fees to third parties. These fees generally total from \$ 100.00 to \$ 2500.00. If you ask, we will give you an itemization of the fees you will have to pay to third parties.

Insurance

You must carry insurance on the property that secures this plan.



Tax Deductibility

You should consult a tax advisor regarding the deductibility of interest and charges for the line of credit.

Minimum Payment Requirements

Monthly Adjustable Plans

Plan 1, Plan 3, Plan 5, & Plan 6

You can obtain credit advances for 60 months (the draw period). Upon our sole and exclusive option, we may elect to extend the draw period. During the draw period, payments will be due on a monthly basis and will be established at the close of each billing cycle at an amount equal to 1.25% of your then unpaid principal balance, which payment amount will be rounded up to the nearest \$1.00, subject to the lesser of \$50.00 or your account balance (the standard payment). Under some circumstances, your standard payment will not cover the finance charges that accrue and negative amortization will occur. In the event that negative amortization occurs, your payment will be increased to an amount equal to all accrued yet unpaid finance charges due, which payment amount will be rounded up to the nearest \$1.00, subject to the lesser of \$50.00 or your account balance (the increased payment needed to avoid negative amortization).

After the draw period ends, you will no longer be able to obtain credit advances and you must repay your outstanding account balance (the repayment period). The length of the repayment period will depend on the date and the amount of your last advance as well as the interest rate that is in effect from time to time. During the repayment period, your minimum periodic payment will be calculated in the same manner as the draw period. You will be required to continue paying the minimum periodic payment until such time as your account is paid in full.

Plan 2 & Plan 4

You can obtain credit advances for 60 months (the draw period). Upon our sole and exclusive option, we may elect to extend the draw period. During the draw period, payments will be due on a monthly basis and will be established at the close of each billing cycle at an amount equal to all accrued yet unpaid finance charges due.

After the Draw Period ends, you will no longer be able to obtain credit advances and you must repay your outstanding Account balance (the "Repayment Period"). The length of the Repayment Period will depend on the date and the amount of your last advance but in no event exceed 120 months. During the Repayment Period, Your Minimum Periodic Payment will be established on the first day of the Repayment Period and any subsequent change in interest rate, to the amount necessary to fully amortize Your then unpaid Account balance by the Agreement Maturity Date, subject to the lesser of \$50.00 or Your Account balance.

Five-Year Adjustable Plans

Plan 7 & Plan 8

You can obtain credit advances for 60 months (the draw period). Upon our sole and exclusive option, we may elect to extend the draw period. During the draw period, payments will be due on a monthly basis and will be established at the close of each billing cycle at an amount equal to 1.25% of your then unpaid principal balance, which payment amount will be rounded up to the nearest \$1.00, subject to the lesser of \$50.00 or your account balance (the standard payment). Under some circumstances, your standard payment will not cover the finance charges that accrue and negative amortization will occur. In the event that negative amortization occurs, your payment will be increased to an amount equal to all accrued yet unpaid finance charges due, which payment amount will be rounded up to the nearest \$1.00, subject to the lesser of \$50.00 or your account balance (the increased payment needed to avoid negative amortization).

After the draw period ends, you will no longer be able to obtain credit advances and you must repay your outstanding account balance (the repayment period). The length of the repayment period will depend on the date and the amount of your last advance as well as the interest rate that is in effect from time to time. During the repayment period, your minimum periodic payment will be calculated in the same manner as the draw period. You will be required to continue paying the minimum periodic payment until such time as your account is paid in full.

Minimum Payment Examples

Monthly Adjustable Plans

Plan 1 (with Introductory Rate) (50.00% or Less LTV)

If you made only the minimum payment and took no other credit advances, it would take 318 months to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 8.99%. During that period, you would make 60 monthly payments varying between \$125.00 and \$93.00, followed by 257 monthly payments varying between \$93.00 and \$50.00, and a final payment of \$20.12.

Plan 2 (50.00% or Less LTV)

If you made only the minimum payment and took no other credit advances, it would take 180 months to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 9.74%. During that period, you would make 60 monthly payments of \$81.18, followed by 119 monthly payments of \$131.00 and a final payment of \$74.70.

Plan 3 (with Introductory Rate) (50.01% to 80.00% LTV)

If you made only the minimum payment and took no other credit advances, it would take 313 months to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 9.24%. During that period, you would make 60 monthly payments varying between \$125.00 and \$94.00, followed by 252 monthly payments varying between \$94.00 and \$50.00, and a final payment of \$3.68.

Plan 4 (50.01% to 80.00% LTV)

If you made only the minimum payment and took no other credit advances, it would take 179 months to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 9.99%. During that period, you would make 60 monthly payments of \$83.26, followed by 118 monthly payments of \$133.00 and a final payment of \$82.45.

Plan 5 (80.01% to 100.00% LTV)

If you made only the minimum payment and took no other credit advances, it would take 1,229 months to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 13.99%. During that period, you would make 60 monthly payments varying between \$125.00 and \$119.00, followed by 1,222 monthly payments varying between \$100.00 and \$50.00, and a final payment of \$10.53.

Plan 6 (80.00% or less LTV; Non-Owner Occupied)

If you made only the minimum payment and took no other credit advances, it would take 377 months to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 10.49%. During that period, you would make 60 monthly payments varying between \$125.00 and \$100.00, followed by 316 monthly payments varying between \$100.00 and \$50.00, and a final payment of \$10.82.

Five-Year Adjustable Plans

Plan 7 (50.00% or less LTV)

If you made only the minimum payment and took no other credit advances, it would take 167 months to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 9.49%. During that period, you would make 60 monthly payments varying between \$125.00 and \$95.00, followed by 107 monthly payments of \$105.00 and a final payment of \$106.56.

Plan 8 (50.01% to 80.00% LTV)

If you made only the minimum payment and took no other credit advances, it would take 170 months to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 9.74%. During that period, you would make 60 monthly payments varying between \$125.00 and \$97.00, followed by 109 monthly payments of \$106.00 and a final payment of \$9.74.

Variable Rate Feature

All Plans have a Variable Rate feature. Information about the Variable Rate features of each of the Plans is provided below.

Plan 1 & Plan 3

These Plans have an Introductory Rate feature. Following the expiration of the Introductory Rate period, these plans have a Variable Rate feature. The Annual Percentage Rate (corresponding to the periodic rate), and the number of your minimum payments during the draw and the repayment periods can change as a result. The Annual Percentage Rate includes only interest and no other costs. The Annual Percentage Rate is based on the value of an index. The index is the highest Prime Rate as published in the Money Rates Section of The Wall Street Journal in effect on the day that the Introductory Rate period expires and, subsequently, on the last business day of the month that immediately precedes each change date. To determine the Annual Percentage Rate that will apply to your line of credit, we add a margin to the value of the index. Ask us for the current index value, introductory rate, margin and Annual Percentage Rate. After you open a line of credit, rate information will be provided in periodic statements that we send you.

Please refer to the section Rate Changes below for information about how the Variable Rate may change.

Plan 2 & Plan 4

These plans have a Variable Rate feature. The Annual Percentage Rate (corresponding to the periodic rate), and the number of your minimum payments during the draw period and the amount of your minimum payments during the repayment periods can change as a result. The Annual Percentage Rate includes only interest and no other costs. The Annual Percentage Rate is based on the value of an index. The index is the highest Prime Rate as published in the Money Rates Section of The Wall Street Journal in effect on the last business day of the month that immediately precedes each change date. To determine the Annual Percentage Rate that will apply to your line of credit, we add a margin to the value of the index. Ask us for the current index value, margin and Annual Percentage Rate. After you open a line of credit, rate information will be provided in periodic statements that we send you.

Please refer to the section Rate Changes below for information about how the Variable Rate may change.

Plan 5, Plan 6, Plan 7, & Plan 8

These plans have a Variable Rate feature. The Annual Percentage Rate (corresponding to the periodic rate), and the number of your minimum payments during the draw and the repayment periods can change as a result. The Annual Percentage Rate includes only interest and no other costs. The Annual Percentage Rate is based on the value of an index. The index is the highest Prime Rate as published in the Money Rates Section of The Wall Street Journal in effect on the last business day of the month that immediately precedes each change date. To determine the Annual Percentage Rate that will apply to your line of credit, we add a margin to the value of the index. Ask us for the current index value, margin and Annual Percentage Rate. After you open a line of credit, rate information will be provided in periodic statements that we send you.

Please refer to the section Rate Changes below for information about how the Variable Rate may change.

Rate Changes

Information about how the Variable Rate may change for each of the Plans is provided below.

Monthly Adjustable Plans

Plan 1 (with Introductory Rate) (50.00% or Less LTV)

For the 6-month period immediately following the Date of Agreement (the Introductory Rate period), the **ANNUAL PERCENTAGE RATE** that will apply to your account will be 6.24%*. Upon the expiration of the Introductory Rate period, your account will be subject to the Variable Rate provisions described herein. The initial Annual Percentage Rate is not based on the index and margin used for later adjustments.

Your Annual Percentage Rate can change on the day that the Introductory Rate period expires, and monthly thereafter. There is no limit on the amount by which the interest rate can increase or decrease during any one-year period, other than the minimum and maximum Annual Percentage Rates that can apply at any time to this account.

The minimum **ANNUAL PERCENTAGE RATE** at any time is 2.99%. The maximum **ANNUAL PERCENTAGE RATE** at any time is 18.00%.

* This represents an introductory rate that we have recently used for our Plan 1 line of credit.

Plan 2 (50.00% or Less LTV)

Your Annual Percentage Rate can change monthly. There is no limit on the amount by which the interest rate can increase or decrease during any one-year period, other than the minimum and maximum Annual Percentage Rates that can apply at any time to this account.

The minimum **ANNUAL PERCENTAGE RATE** at any time is 3.99%. The maximum **ANNUAL PERCENTAGE RATE** at any time is 18.00%.

Plan 3 (with Introductory Rate) (50.01% to 80.00% LTV)

For the 6-month period immediately following the Date of Agreement (the Introductory Rate period), the **ANNUAL PERCENTAGE RATE** that will apply to your account will be 6.24%*. Upon the expiration of the Introductory Rate period, your account will be subject to the variable rate provisions described herein. The initial Annual Percentage Rate is not based on the index and margin used for later adjustments.

Your Annual Percentage Rate can change on the day that the Introductory Rate period expires, and monthly thereafter. There is no limit on the amount by which the interest rate can increase or decrease during any one-year period, other than the minimum and maximum Annual Percentage Rates that can apply at any time to this account.

The minimum **ANNUAL PERCENTAGE RATE** at any time is 3.49%. The maximum **ANNUAL PERCENTAGE RATE** at any time is 18.00%.

* This represents an introductory rate that we have recently used for our Plan 3 line of credit.

Plan 4 (50.01% to 80.00% LTV)

Your Annual Percentage Rate can change monthly. There is no limit on the amount by which the interest rate can increase or decrease during any one-year period, other than the minimum and maximum Annual Percentage Rates that can apply at any time to this account.

The minimum **ANNUAL PERCENTAGE RATE** at any time is 4.49%. The maximum **ANNUAL PERCENTAGE RATE** at any time is 18.00%.

Plan 5 (80.01% to 100.00% LTV)

Your Annual Percentage Rate can change monthly. There is no limit on the amount by which the interest rate can increase or decrease during any one-year period, other than the minimum and maximum Annual Percentage Rates that can apply at any time to this account.

The minimum **ANNUAL PERCENTAGE RATE** at any time is 3.49%. The maximum **ANNUAL PERCENTAGE RATE** at any time is 18.00%.

Plan 6 (80.00% or less LTV; Non-Owner Occupied)

Your Annual Percentage Rate can change monthly. There is no limit on the amount by which the interest rate can increase or decrease during any one-year period, other than the minimum and maximum Annual Percentage Rates that can apply at any time to this account.

The minimum **ANNUAL PERCENTAGE RATE** at any time is 3.99%. The maximum **ANNUAL PERCENTAGE RATE** at any time is 18.00%.

Five-Year Adjustable Plans

Plan 7 (50.00% or less LTV)

Your Annual Percentage Rate can change every five (5) years. There is no limit on the amount by which the interest rate can increase or decrease at any rate adjustment, other than the minimum and maximum Annual Percentage Rates that can apply at any time to these accounts.

The minimum **ANNUAL PERCENTAGE RATE** at any time is 3.49%. The maximum **ANNUAL PERCENTAGE RATE** at any time is 18.00%.

Plan 8 (50.01% to 80.00% LTV)

Your Annual Percentage Rate can change every five (5) years. There is no limit on the amount by which the interest rate can increase or decrease at any rate adjustment, other than the minimum and maximum Annual Percentage Rates that can apply at any time to these accounts.

The minimum **ANNUAL PERCENTAGE RATE** at any time is 3.99%. The maximum **ANNUAL PERCENTAGE RATE** at any time is 18.00%.

Maximum Rate and Payment Examples

Monthly Adjustable Plans

Plan 1 (with Introductory Rate) (50.00% or Less LTV)

If you had an outstanding balance of \$10,000.00 during the draw period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$151.00. This Annual Percentage Rate could be reached during the 7th month of the draw period.

If you had an outstanding balance of \$10,000.00 during the repayment period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$151.00. This Annual Percentage Rate could be reached during the 1st month of the repayment period.

Plan 2 (50.00% or Less LTV)

If you had an outstanding balance of \$10,000.00 during the draw period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$150.02. This Annual Percentage Rate could be reached during the 1st month of the draw period.

If you had an outstanding balance of \$10,000.00 during the repayment period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$180.19. This Annual Percentage Rate could be reached during the 1st month of the repayment period.

Plan 3 (with Introductory Rate) (50.01% to 80.00% LTV)

If you had an outstanding balance of \$10,000.00 during the draw period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$151.00. This Annual Percentage Rate could be reached during the 7th month of the draw period.

If you had an outstanding balance of \$10,000.00 during the repayment period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$151.00. This Annual Percentage Rate could be reached during the 1st month of the repayment period.

Plan 4 (50.01% to 80.00% LTV)

If you had an outstanding balance of \$10,000.00 during the draw period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$150.02. This Annual Percentage Rate could be reached during the 1st month of the draw period.

If you had an outstanding balance of \$10,000.00 during the repayment period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$180.19. This Annual Percentage Rate could be reached during the 1st month of the repayment period.

Plan 5 (80.01% to 100.00% LTV)

If you had an outstanding balance of \$10,000.00 during the draw and repayment periods, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$151.00. This Annual Percentage Rate could be reached during the 1st month of both the draw and repayment periods.

Plan 6 (80.00% or less LTV; Non-Owner Occupied)

If you had an outstanding balance of \$10,000.00 during the draw and repayment periods, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$151.00. This Annual Percentage Rate could be reached during the 1st month of both the draw and repayment periods.

Five-Year Adjustable Plans

Plan 7 (50.00% or less LTV)

If you had an outstanding balance of \$10,000.00 during the draw period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$151.00. This Annual Percentage Rate could not be reached during the draw period because no rate adjustment will occur during the draw period.

If you had an outstanding balance of \$10,000.00 during the repayment period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$151.00. This Annual Percentage Rate could be reached during the 61st month of the repayment period.

Plan 8 (50.01% to 80.00% LTV)

If you had an outstanding balance of \$10,000.00 during the draw period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$151.00. This Annual Percentage Rate could not be reached during the draw period because the no rate adjustment will occur during the draw period.

If you had an outstanding balance of \$10,000.00 during the repayment period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$151.00. This Annual Percentage Rate could be reached during the 61st month of the repayment periods.

Historical Example

The following tables show how the Annual Percentage Rate and the monthly payments for a single \$10,000.00 credit advance would have changed based on changes in the index since 2010. The index is from The Wall Street Journal and is calculated on the first business day of January of each year. While only one payment amount per year is shown, payments may have varied during the year. The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during the year. It does not necessarily indicate how the index or your payments will change in the future.

Plan 1

Year	Index	Margin (1)	ANNUAL PERCENTAGE RATE (1)	Payment Period (1)	Minimum Payment (1)
2010	3.25	0.49	6.24%(2)	DRAW	\$125.00
2011	3.25	0.49	3.74%	DRAW	\$113.00
2012	3.25	0.49	3.74%	DRAW	\$101.00
2013	3.25	0.49	3.74%	DRAW	\$90.00
2014	3.25	0.49	3.74%	DRAW	\$81.00
2015	3.25	0.49	3.74%	REPAYMENT	\$72.00
2016	3.50	0.49	3.99%	REPAYMENT	\$64.00
2017	4.00	0.49	4.49%	REPAYMENT	\$58.00
2018	4.75	0.49	5.24%	REPAYMENT	\$52.00
2019	5.50	0.49	5.99%	REPAYMENT	\$50.00(3)
2020	3.25	0.49	3.74%	REPAYMENT	\$50.00(3)
2021	3.25	0.49	3.74%	REPAYMENT	\$50.00(3)
2022	4.00	0.49	4.49%	REPAYMENT	\$50.00(3)
2023	8.25	0.49	8.74%	REPAYMENT	\$50.00(3)
2024	8.50	0.49	8.99%	REPAYMENT	\$50.00(3)

(1) This represents a margin (that we have recently used), annual percentage rate, payment period, and minimum payment for Plan 1 – 50.00% or Less LTV.
(2) This represents the introductory rate.
(3) This represents the \$50.00 minimum payment.

Plan 2

Year	Index	Margin (1)	ANNUAL PERCENTAGE RATE (2)	Payment Period (2)	Minimum Payment (2)
2010	3.25	1.24	4.49%	DRAW	\$37.42
2011	3.25	1.24	4.49%	DRAW	\$37.42
2012	3.25	1.24	4.49%	DRAW	\$37.42
2013	3.25	1.24	4.49%	DRAW	\$37.42
2014	3.25	1.24	4.49%	DRAW	\$37.42
2015	3.25	1.24	4.49%	REPAYMENT	\$103.59
2016	3.50	1.24	4.74%	REPAYMENT	\$104.68
2017	4.00	1.24	5.24%	REPAYMENT	\$106.67
2018	4.75	1.24	5.99%	REPAYMENT	\$109.34
2019	5.50	1.24	6.74%	REPAYMENT	\$111.70
2020	3.25	1.24	4.49%	REPAYMENT	\$105.79
2021	3.25	1.24	4.49%	REPAYMENT	\$105.79
2022	4.00	1.24	5.24%	REPAYMENT	\$106.99
2023	8.25	1.24	9.49%	REPAYMENT	\$111.69
2024	8.50	1.24	9.74%	REPAYMENT	\$111.84

(1) This represents a margin that we have recently used for Plan 2 – 50.00% and less LTV.

(2) This represents the annual percentage rate, payment period, and minimum payment.

Plan 3

Year	Index	Margin (1)	ANNUAL PERCENTAGE RATE (1)	Payment Period (1)	Minimum Payment (1)
2010	3.25	0.74	6.24% ⁽²⁾	DRAW	\$125.00
2011	3.25	0.74	3.99%	DRAW	\$114.00
2012	3.25	0.74	3.99%	DRAW	\$102.00
2013	3.25	0.74	3.99%	DRAW	\$91.00
2014	3.25	0.74	3.99%	DRAW	\$81.00
2015	3.25	0.74	3.99%	REPAYMENT	\$73.00
2016	3.50	0.74	4.24%	REPAYMENT	\$65.00
2017	4.00	0.74	4.74%	REPAYMENT	\$59.00
2018	4.75	0.74	5.49%	REPAYMENT	\$53.00
2019	5.50	0.74	6.24%	REPAYMENT	\$50.00 ⁽³⁾
2020	3.25	0.74	3.99%	REPAYMENT	\$50.00 ⁽³⁾
2021	3.25	0.74	3.99%	REPAYMENT	\$50.00 ⁽³⁾
2022	4.00	0.74	4.74%	REPAYMENT	\$50.00 ⁽³⁾
2023	8.25	0.74	8.99%	REPAYMENT	\$50.00 ⁽³⁾
2024	8.50	0.74	9.24%	REPAYMENT	\$50.00 ⁽³⁾

(1) This represents a margin (that we have recently used), annual percentage rate, payment period, and minimum payment for Plan 3 – 50.01% to 80.00% LTV.

(2) This represents the introductory rate.

(3) This represents the \$50.00 minimum payment.

Plans 4 & 5

Year	Index	Margin		ANNUAL PERCENTAGE RATE		Payment Period		Minimum Payment	
		(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
2010	3.25	1.49	5.49	4.74% ⁽³⁾	8.74%	DRAW	DRAW	\$39.50	\$125.00
2011	3.25	1.49	5.49	4.74% ⁽³⁾	8.74%	DRAW	DRAW	\$39.50	\$118.00
2012	3.25	1.49	5.49	4.74% ⁽³⁾	8.74%	DRAW	DRAW	\$39.50	\$111.00
2013	3.25	1.49	5.49	4.74% ⁽³⁾	8.74%	DRAW	DRAW	\$39.50	\$104.00
2014	3.25	1.49	5.49	4.74% ⁽³⁾	8.74%	DRAW	DRAW	\$39.50	\$97.00
2015	3.25	1.49	5.49	4.74% ⁽³⁾	8.74%	REPAYMENT	REPAYMENT	\$104.80	\$92.00
2016	3.50	1.49	5.49	4.99%	8.99%	REPAYMENT	REPAYMENT	\$105.90	\$86.00
2017	4.00	1.49	5.49	5.49%	9.49%	REPAYMENT	REPAYMENT	\$107.90	\$81.00
2018	4.75	1.49	5.49	6.24%	10.24%	REPAYMENT	REPAYMENT	\$110.60	\$76.00
2019	5.50	1.49	5.49	6.99%	10.99%	REPAYMENT	REPAYMENT	\$112.97	\$73.00
2020	3.25	1.49	5.49	4.74% ⁽³⁾	8.74%	REPAYMENT	REPAYMENT	\$107.01	\$70.00
2021	3.25	1.49	5.49	4.74% ⁽³⁾	8.74%	REPAYMENT	REPAYMENT	\$107.01	\$66.00
2022	4.00	1.49	5.49	5.49%	9.49%	REPAYMENT	REPAYMENT	\$108.22	\$62.00
2023	8.25	1.49	5.49	9.74%	13.74%	REPAYMENT	REPAYMENT	\$112.97	\$58.00
2024	8.50	1.49	5.49	9.99%	13.99%	REPAYMENT	REPAYMENT	\$113.12	\$57.00

- (1) This represents a margin (that we have recently used), annual percentage rate, payment period, and minimum payment for Plan 4 – 50.01% - 80.00% LTV.
(2) This represents a margin (that we have recently used), annual percentage rate, payment period, and minimum payment for Plan 5 – 50.01% - 80.00% LTV.
(3) This represents the minimum annual percentage rate.

Plan 6

Year	Index	Margin (1)	ANNUAL	Payment Period (2)	Minimum Payment (2)
			PERCENTAGE RATE (2)		
2010	3.25	1.99	5.24%	DRAW	\$125.00
2011	3.25	1.99	5.24%	DRAW	\$114.00
2012	3.25	1.99	5.24%	DRAW	\$103.00
2013	3.25	1.99	5.24%	DRAW	\$93.00
2014	3.25	1.99	5.24%	DRAW	\$85.00
2015	3.25	1.99	5.24%	REPAYMENT	\$77.00
2016	3.50	1.99	5.49%	REPAYMENT	\$70.00
2017	4.00	1.99	5.99%	REPAYMENT	\$63.00
2018	4.75	1.99	6.74%	REPAYMENT	\$58.00
2019	5.50	1.99	7.49%	REPAYMENT	\$53.00
2020	3.25	1.99	5.24%	REPAYMENT	\$50.00 ⁽⁴⁾
2021	3.25	1.99	5.24%	REPAYMENT	\$50.00 ⁽⁴⁾
2022	4.00	1.99	5.99%	REPAYMENT	\$50.00 ⁽⁴⁾
2023	8.25	1.99	10.24%	REPAYMENT	\$50.00 ⁽⁴⁾
2024	8.50	1.99	10.49%	REPAYMENT	\$50.00 ⁽⁴⁾

- (1) This represents a margin that we have recently used for Plan 6 – 80.00% and less LTV.
(2) This represents the annual percentage rate, payment period, and minimum payment.
(3) This represents the minimum annual percentage rate.
(4) This represents the \$50.00 minimum payment.

Plans 7 & 8

Year	Index	Margin		ANNUAL PERCENTAGE RATE		Payment Period	Minimum Payment	
		(1)	(2)	(1)	(2)		(1)	(2)
2010	3.25	0.99	1.24	4.24%	4.49%	DRAW	\$125.00	\$125.00
2011	3.25	0.99	1.24	4.24% ⁽³⁾	4.49% ⁽³⁾	DRAW	\$113.00	\$113.00
2012	3.25	0.99	1.24	4.24% ⁽³⁾	4.49% ⁽³⁾	DRAW	\$101.00	\$102.00
2013	3.25	0.99	1.24	4.24% ⁽³⁾	4.49% ⁽³⁾	DRAW	\$91.00	\$91.00
2014	3.50	0.99	1.24	4.24% ⁽³⁾	4.49% ⁽³⁾	DRAW	\$81.00	\$82.00
2015	4.00	0.99	1.24	4.24%	4.49%	REPAYMENT	\$73.00	\$74.00
2016	4.75	0.99	1.24	4.24% ⁽⁶⁾	4.49% ⁽⁶⁾	REPAYMENT	\$66.00	\$67.00
2017	5.50	0.99	1.24	4.24% ⁽⁶⁾	4.49% ⁽⁶⁾	REPAYMENT	\$59.00	\$60.00
2018	3.25	0.99	1.24	4.24% ⁽⁶⁾	4.49% ⁽⁶⁾	REPAYMENT	\$53.00	\$54.00
2019	3.25	0.99	1.24	4.24% ⁽⁶⁾	4.49% ⁽⁶⁾	REPAYMENT	\$50.00 ⁽⁷⁾	\$50.00 ⁽⁷⁾
2020	4.00	0.99	1.24	4.24%	4.49%	REPAYMENT	\$50.00 ⁽⁷⁾	\$50.00 ⁽⁷⁾
2021	8.25	0.99	1.24	4.24% ⁽⁴⁾	4.49% ⁽⁴⁾	REPAYMENT	\$50.00 ⁽⁷⁾	\$50.00 ⁽⁷⁾
2022	4.00	0.99	1.24	4.24% ⁽⁴⁾	4.49% ⁽⁴⁾	REPAYMENT	\$50.00 ⁽⁷⁾	\$50.00 ⁽⁷⁾
2023	8.25	0.99	1.24	4.24% ⁽⁴⁾	4.49% ⁽⁴⁾	REPAYMENT	\$50.00 ⁽⁷⁾	\$50.00 ⁽⁷⁾
2024	8.50	0.99	1.24	4.24% ⁽⁴⁾	4.49% ⁽⁴⁾	REPAYMENT	\$50.00 ⁽⁷⁾	\$50.00 ⁽⁷⁾

- (1) This represents a margin (that we have recently used), annual percentage rate, and minimum payment for Plan 7 – 50.00% or Less LTV.
- (2) This represents a margin (that we have recently used), annual percentage rate, and minimum payment for Plan 8 – 50.01 to 80.00 LTV.
- (3) This represents the minimum annual percentage rate that was established on the 1st day of the initial five-year period for use during such five-year period.
- (4) This represents the minimum annual percentage rate that was established on the 1st day of the 3rd five-year period for use during such five-year period.
- (5) This represents the minimum annual percentage rate for this plan.
- (6) This represents the minimum annual percentage rate that was established on the 1st day of the 2nd five-year period for use during such five-year period.
- (7) This represents the \$50.00 minimum payment.