

## Peoples Trust Company Residential Mortgage Rates

Premium 1st Mortgage Loan Rates <sup>4</sup>						
Loan Type and Term	Max LTV	Rate	Points	APR	Payment per \$1,000	
30 Year Fixed Rate	97.00%	4.625%	0	4.676%	\$5.14	
		4.500%	1	4.637%	\$5.07	
		4.375%	2	4.598%	\$4.99	
20 Year Fixed Rate	97.00%	4.500%	0	4.569%	\$6.33	
		4.375%	1	4.562%	\$6.26	
		4.250%	2	4.556%	\$6.19	
15 Year Fixed Rate	97.00%	4.000%	0	4.087%	\$7.40	
		3.875%	1	4.111%	\$7.33	
10 Year Fixed Rate	97.00%	3.875%	0	4.000%	\$10.07	
		3.750%	1	4.090%	\$10.01	

First Time Home Buyer Programs						
Loan Type and Term	Max LTV	Rate	Points	APR	Payment per \$1,000	
Affordable Housing -RD Guarantee						
30 Year Fixed Rate	101.01%	4.750%	0	4.931%	\$5.22	

Standard Portfolio 1st Mortgage Loan Rates <sup>1</sup>						
Loan Type and Term	Max LTV	Rate	Points	APR	Payment per \$1,000	
30 Year Fixed Rate	95.00%	6.000%	0	6.047%	\$6.00	
20 Year Fixed Rate		5.750%	0	5.813%	\$7.02	
15 Year Fixed Rate		5.250%	0	5.328%	\$8.04	
10 Year Fixed Rate		5.250%	0	5.361%	\$10.73	

(as of 06/2013)

Home Equity Lines of Credit						
Loan Type and Term	Max CLTV	Rate/Index	Points	APR	Monthly Payment	
10 Year Draw period with Interest Only Payments followed by 10 Year Repayment period with Fixed Principal and Interest						
Fixed Rate Option	80.00%	5.750%	0	5.750%	Greater of \$10 or Interest Accrued	
Variable Rate Option <sup>2</sup>	80.00%	5.250% <sup>2</sup>	0	5.250% <sup>2</sup>		

<sup>2</sup>Variable Rate is NY Prime plus 0.00%, adjusted monthly. NY Prime is 5.25% today. Floor is 5.25% with maximum APR of 6 percentage points above your initial rate but not to exceed 18.00%. Generally HELOC have no closing costs, unless an appraisal or subordination is required.

Home Equity Loan						
Loan Type and Term	Max CLTV	Rate	Points	APR	Payment per \$1,000	
15 Year Fixed Rate	80.00%	4.875%	0	4.876%	\$7.84	
10 Year Fixed Rate		4.375%	0	4.377%	\$10.30	
5 Year Fixed Rate		4.000%	0	4.003%	\$18.42	

Construction Financing						
Loan Type and Term	Max LTV	Rate	Points	APR	Payment per \$1,000	
9 month term with Interest Only Payments followed by a Modification to fix term, rate and final amount financed.						
One Time Close <sup>1</sup>	70.00%	5.99%	0	4.31%	Interest Only On Credit Extended	
APR includes Permanent Loan Terms: 30 Year at 4.125%						
Two Time Close <sup>1</sup>	80.00%	5.99%	0	7.08%		
Renovation	80.00%	5.99%	0	4.71%		
APR includes Permanent Loan Terms: 15 Year at 4.5%						

### Important Loan Information:

Interest rates and points are subject to change without notice, and may vary based on term, credit quality, loan amount, and property type. All loans are subject to credit approval. The Annual Percentage Rates (APRs) disclosed above assume a loan amount of \$100,000, 20% down payment on the purchase of an owner occupied one unit dwelling and a credit score of at least 740. The APR does not include all the closing costs. Rate lock period is for 60 days for Premium and First Time Home Buyer Programs. Rate lock period is for 90 days for all other programs. If an escrow account is required or requested, the actual monthly payment will be higher to include amounts for real estate taxes and insurance(s), if applicable. Loans with a Loan To Value, LTV, exceeding 80% will require Private Mortgage Insurance, PMI.

<sup>1</sup> \$500 Loan Administration Fee Applies. <sup>3</sup> Meets HPML definition. <sup>4</sup> \$300 Loan Administration Fee Applies.



Revised December 14, 2018 10:19AM SR