

\*Annual Percentage Rate based on October 30, 2019 prime rate minus 0.25%. This is a variable rate and is subject to change monthly with a cap set at .50% per change. The maximum rate that may be charged is 5.00% above the initial rate. Line of credit is equal to 80.00% of appraised home value less amount of any existing liens. Payments will be calculated on a 120 month amortization. The minimum payment amount is \$100.00. Payment is subject to change annually in December and will only adjust upward. A \$75.00 application fee and \$50.00 annual fee will apply. Further restrictions and requirements may apply.