

score	credit score
A	700+
B	660-699
C	620-659
D	581-619
E	580 and Below

SIDNEY FEDERAL CREDIT UNION REAL ESTATE INFORMATION SHEET

effective date 1/3/12
replaces addendum dated 12/1/11

Credit Score Rating: margin plus base rate

LOAN TYPE	A+ Credit	BASE RATE= CREDIT SCORE A	OTHER INFO	RATE CHANGE FREQ	MAXIMUM MATURITY	MAXIMUM AMOUNT / LTV	MAX RATE CHANGER PER PERIOD	MAX RATE LIFE TIME CHANGE	B base-rate	C base+1 %	D base+3.5%	E
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FIXED MORTGAGES

First Mortgages (purchase or refinance)	3.49%	3.49%	1st Mtg	n/a	120 months	80% of purchase price or appraisal value, whichever is less.	n/a	n/a	3.49%	4.49%	6.99%	14.95%
	3.75%	3.75%	Owner occupied	n/a	180 months	appraisal value, whichever is less.	n/a	n/a	3.75%	4.75%	7.25%	14.95%
	4.50%	4.50%	primary residence	n/a	240 months	90% LTV requires PMI insurance	n/a	n/a	4.50%	5.50%	8.00%	14.95%
Second home	8.00%	8.00%	1st Mortgage	n/a	120 months	80% of purchase price or appraisal value, whichever is less.	n/a	n/a	8.00%	9.00%	11.50%	14.95%
	8.50%	8.50%		n/a	180 months	appraisal value, whichever is less.	n/a	n/a	8.50%	9.50%	12.00%	14.95%
	9.00%	9.00%		n/a	240 months		n/a	n/a	9.00%	10.00%	12.50%	14.95%
Bare Land	10.00%	10.00%	1st Mortgage	n/a	144 months	70% of purchase price or appraisal value, whichever is less. not to exceed \$50,000.	n/a	n/a	10.00%	11.00%	13.50%	14.95%
Mini Equity	5.00%	5.00%	1st and 2nd Mtg	n/a	36 months	Less than or = 80% LTV	n/a	n/a	5.00%	6.00%	8.50%	14.95%
	5.20%	5.20%		n/a	60 months	80% of appraisal minus balances	n/a	n/a	5.20%	6.20%	8.70%	14.95%
	5.75%	5.75%		n/a	84 months	owing on the outstanding 1st mortgage. Max amount -\$100000	n/a	n/a	5.75%	6.75%	9.25%	14.95%
	6.00%	6.00%		n/a	120 months		n/a	n/a	6.00%	7.00%	9.50%	14.95%
	6.20%	6.20%		n/a	144 months		n/a	n/a	6.20%	7.20%	9.70%	14.95%
Mini Equity	5.50%	5.50%	1st and 2nd Mtg	n/a	36 months	Greater than 80% LTV - Max 90%	n/a	n/a	5.50%	6.50%	9.00%	14.95%
	5.70%	5.70%		n/a	60 months	90% of appraisal minus balances	n/a	n/a	5.70%	6.70%	9.20%	14.95%
	6.25%	6.25%		n/a	84 months	owing on the outstanding 1st mortgage. Max amount -\$100000	n/a	n/a	6.25%	7.25%	9.75%	14.95%
	6.50%	6.50%		n/a	120 months		n/a	n/a	6.50%	7.50%	10.00%	14.95%
	6.70%	6.70%		n/a	144 months		n/a	n/a	6.70%	7.70%	10.20%	14.95%
Mobile Home & Land	9.50%	9.50%	*1st Mtg	n/a	60 months - > than 20 yrs	80% of "package" (land appraisal and mobile home book price) total	n/a	n/a	9.50%	10.50%	13.00%	14.95%
	9.50%	9.50%	*owner occupied	n/a	84 months-up to 20yrs old	purchase price or appraisal, whichever is less.	n/a	n/a	9.50%	10.50%	13.00%	14.95%
	9.50%	9.50%	*primary residence,	n/a	120 months-up to 10yrs old		n/a	n/a	9.50%	10.50%	13.00%	14.95%
	10.50%	10.50%	permanently fixed	n/a	144 months-up to 5yrs old		n/a	n/a	10.50%	11.50%	14.00%	14.95%
	10.50%	10.50%	to property	n/a	180 months-new only		n/a	n/a	10.50%	11.50%	14.00%	14.95%
SFCU partners with Homeowners Advantage as a source for longer term loans and higher Loan-To-Value loans.												

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VARIABLE MORTGAGES

First Mtg			Floor 5.00%									
1/1 ARM	1YR FIXED @2.9%	1YR FIXED @2.9%	1st Mtg	annually	360 months	80% of purchase price or appraisal value, whichever is less.	+/- 2%	+/- 7%	base	+1%	n/a	n/a
	1YR T-BILL+2.90%	1YR T-BILL+2.90%	Owner occupied			90% LTV requires PMI insurance			base	+1%	n/a	n/a
			primary residence									
First Mtg			Floor 5.00%									
5/1ARM	5 YR FIXED @3.40%	5 YR FIXED @3.40%	1st Mtg	annually	360 months	80% of purchase price or appraisal value, whichever is less.	+/- 2%	+/- 7%	base	+1%	n/a	n/a
	1YR T-BILL +2.90%	1YR T-BILL +2.90%	Owner occupied			90% LTV requires PMI insurance			base	+1%	n/a	n/a
			primary residence									
Second Home (not rental)	1YR T-BILL +3.00%	1YR T-BILL +3.00%	1st Mtg	annually	180 months	80% of purchase price or appraisal value, whichever is less.	+/- 2%	+/- 7%	base	+1%	n/a	n/a
			Floor 5.00%						base	+1%	n/a	n/a
Bare land	1YR T-BILL+4.50%	1YR T-BILL+4.50%	1st mtg	annually	144 months	70% of purchase price or appraisal value, whichever is less. not to exceed \$50,000.	+/- 2%	+/- 7%	base	+1%	n/a	n/a
			Floor 5.00%									
Home Equity Line	PRIME +.5%	PRIME +.5%	1st or 2nd mtg	quarterly	*120 months for advances	Less than or = 80% LTV Max loan amt=\$100,000	none floor=None ceiling=15%	none floor=None ceiling=15%	base	+1%	n/a	n/a
Home Equity Line	PRIME +1.00%	PRIME +1.00%	1st or 2nd mtg	quarterly	*120 months for advances	Greater than 80% LTV - Max 90% Max loan amt=\$100,000	none floor=None ceiling=15%	none floor=None ceiling=15%	base	+1%	n/a	n/a
Mobile Home & Land (construction, purchase, refinance)	1 YR T-BILL +4.50%	1 YR T-BILL +4.50%	1st Mtg	annually	60 mon- > 20 yrs old	80% of "package" (land appraisal and mobile home book price) total purchase price or appraisal, whichever is less.	+/- 2%	+/- 7%	base	+1%	n/a	n/a
			Owner occupied		84 mon-up to 20yrs old							
			primary residence		120mon-up to 10yrs old							
			Floor 5.00%		144mon- up to 5yrs old							
					180mon- new only							
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