

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 8/1/10
replaces addendum dated 3/15/10

Credit Score Rating: margin plus base rate

LOAN TYPE	BASE RATE= CREDIT SCORE A	OTHER INFO	RATE CHANGE FREQUENCY	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)	4.90%	1st Mtg	n/a	120 months	80% of purchase price or appraisal value, whichever is less.	n/a	n/a	4.90%	5.90%	8.40%	17.95%
	5.15%	Owner occupied	n/a	180 months		n/a	n/a	5.15%	6.15%	8.65%	17.95%
	5.40%	primary residence	n/a	240 months	90% LTV requires PMI insurance	n/a	n/a	5.40%	6.40%	8.90%	17.95%
Second home	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%	17.95%
	8.50%		n/a	180 months		n/a	n/a	8.50%	9.50%	12.00%	17.95%
	9.00%		n/a	240 months		n/a	n/a	9.00%	10.00%	12.50%	17.95%
Bare Land	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%	17.95%
Mini Equity	6.50%	1st and 2nd Mtg	n/a	36 months	90% of appraisal minus balances owing on the outstanding 1st mortgage. Max amount -\$100000	n/a	n/a	6.50%	7.50%	10.00%	17.95%
	6.70%		n/a	60 months		n/a	n/a	6.70%	7.70%	10.20%	17.95%
	7.25%		n/a	84 months		n/a	n/a	7.25%	8.25%	10.75%	17.95%
	7.50%		n/a	120 months		n/a	n/a	7.50%	8.50%	11.00%	17.95%
	7.70%		n/a	144 months		n/a	n/a	7.70%	8.70%	11.20%	17.95%
			n/a			n/a	n/a				
Mobile Home & Land	9.50%	*1st Mtg	n/a	60 months - > than 20 yrs	80% of "package" (land appraisal and mobile home book price) total purchase price or appraisal, whichever is less.	n/a	n/a	9.50%	10.50%	13.00%	17.95%
	9.50%	*owner occupied	n/a	84 months-up to 20yrs old		n/a	n/a	9.50%	10.50%	13.00%	17.95%
	9.50%	*primary residence,	n/a	120 months-up to 10yrs old		n/a	n/a	9.50%	10.50%	13.00%	17.95%
	10.50%	permanently fixed	n/a	144 months-up to 5yrs old		n/a	n/a	10.50%	11.50%	14.00%	17.95%
	10.50%	to property	n/a	180 months-new only		n/a	n/a	10.50%	11.50%	14.00%	17.95%
Signature/Mtg	see unsecured loan rates			Mortgage on property	See other information sheet for specific on these loans types						
RV/Mtg	see secured loan rates			along with collateral being held.	See other information sheet for specific on these loans types						
Auto/Mtg	see auto loan rates			UCC1 or lien filed	See other information sheet for specific on these loans types						

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VARIABLE MORTGAGES

First Mtg		Floor 5.00%									
1/1 ARM	1YR FIXED @4.25%	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%	Owner occupied primary residence			90% LTV requires PMI insurance			base	+1%	n/a	n/a
First Mtg		Floor 5.00%									
5/1ARM	5 YR FIXED @4.90%	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%	Owner occupied primary residence			90% LTV requires PMI insurance			base	+1%	n/a	n/a
Second Home (not rental)	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%	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 +0%	1st or 2nd mtg on property	quarterly	*120 months for advances *120 months for repayment	90% of appraisal minus balances owing on the outstanding 1st mortgage. Max amount -\$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%	1st Mtg	annually	60 mon- > 20 yrs old 84 mon-up to 20yrs old 120mon-up to 10yrs old 144mon- up to 5yrs old 180mon- new only	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