



IMPORTANT TERMS of our HOME EQUITY LINES OF CREDIT

THIS DISCLOSURE CONTAINS INFORMATION ABOUT OUR VARIABLE INTEREST RATE HOME EQUITY LINES OF CREDIT. YOU SHOULD READ IT CAREFULLY AND KEEP A COPY FOR YOURSELF. THE TERMS FOR ALL PLANS 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 Mortgage/Deeds of Trust 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 this 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 this 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 this Agreement and applicable Finance Charges.

Insurance

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

Minimum Payment Requirements

You can obtain credit advances for 120 months (the draw period). During the draw period, payments will be due on a monthly basis. The minimum payment will be established at the close of each billing cycle at an amount equal to all accrued but unpaid Finance Charges.

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 will exceed 180 months. During the repayment period, minimum payments will be due on a monthly basis and will be established and fixed on the first day of the repayment period to the amount necessary to fully amortize your then unpaid principal balance over the term indicated in the table below and using the rate that is in effect at that time.

Unpaid Principal Balance on First Day of Repayment Period	Length of Payment Period
\$0.01 - \$15,000.99	60 months
\$15,001.00 - \$30,000.99	120 months
\$30,001.00 & Greater	180 months

Paying only the minimum payment may not be sufficient to fully amortize your unpaid account balance by the end of the repayment period in which case, you will be required to pay your entire remaining balance in a single balloon payment on the date your final payment is due.

Minimum Payment Examples

80.00% Or Less Loan-To-Value Margin Equal to 0.00

If you made only the minimum payments 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 5.00%. During that period, you would make 120 monthly payments of \$41.67, followed by 59 monthly payments of \$188.70 with a final payment of \$189.70.

Margin Equal to 0.50

If you made only the minimum payments 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 5.50%. During that period, you would make 120 monthly payments of \$45.84, followed by 59 monthly payments of \$191.00 with a final payment of \$192.00.

Margin Equal to 1.75

If you made only the minimum payments 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 6.75%. During that period, you would make 120 monthly payments of \$56.26, followed by 59 monthly payments of \$196.82 with a final payment of \$197.82.

Margin Equal to 3.00

If you made only the minimum payments 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 8.00%. During that period, you would make 120 monthly payments of \$66.67, followed by 59 monthly payments of \$202.75 with a final payment of \$203.75.

Margin Equal to 4.00

If you made only the minimum payments 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 9.00%. During that period, you would make 120 monthly payments of \$75.01, followed by 59 monthly payments of \$207.58 with a final payment of \$208.58.

80.01% - 85.00% Loan-To-Value**Margin Equal to 0.50**

If you made only the minimum payments 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 5.50%. During that period, you would make 120 monthly payments of \$45.84, followed by 59 monthly payments of \$191.00 with a final payment of \$192.00.

Margin Equal to 1.00

If you made only the minimum payments 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 6.00%. During that period, you would make 120 monthly payments of \$50.01, followed by 59 monthly payments of \$193.32 with a final payment of \$194.32.

85.01% - 90.00% Loan-To-Value**Margin Equal to 1.25**

If you made only the minimum payments 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 6.25%. During that period, you would make 120 monthly payments of \$52.09, followed by 59 monthly payments of \$194.48 with a final payment of \$195.48.

Negative Amortization

Under some circumstances, your payment will not cover the Finance Charges that accrue and Negative Amortization will occur. Negative Amortization will increase the amount that you owe us and reduce your equity in your home.

Fees And Charges

To open and maintain a line of credit you must pay certain fees to third parties. These fees generally total from \$25.00 to \$975.00. If you ask, we will give you an itemization of the fees you will have to pay to third parties.

Minimum Draw And Balance Requirements

The minimum initial credit advance you can receive is \$500.00. The minimum subsequent advance you can receive is \$100.00.

Tax Deductibility

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

Variable Rate Feature

Following the expiration of any Introductory Rate Period, these Plans will have a Variable Rate feature. The Annual Percentage Rate (corresponding to the periodic rate), and the minimum payment during the draw period, and the number of payments and/or the amount of the final payment during the repayment period 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 any Introductory Rate period expires, and subsequently, on the day immediately preceding 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, discount and Annual Percentage Rate. After you open a credit line, rate information will be provided in periodic statements that we send you.

Rate Changes

Your Annual Percentage Rate can change on the day any Introductory Rate period expires, and subsequently, on the first day of each calendar month. There is no limit on the amount by which the interest rate can change during any one-year period other than the maximum and minimum Annual Percentage Rates that can apply at any time to this account. Except for during any Introductory Rate period, the maximum **ANNUAL PERCENTAGE RATE** at any time is 18.00%. Except for during the Introductory Rate period, the minimum Annual Percentage Rate is determined by the margin that is applicable to your account.

Introductory Rate

If your line of credit is subject to an Introductory Rate, for the 12-month period immediately following the Date of Agreement, the **ANNUAL PERCENTAGE RATE** that will apply to your account will be 4.00%*. 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.

*This represents an Introductory Rate we have recently used.

Maximum Rate And Payment Examples

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 \$253.93. This Annual Percentage Rate could be reached during 1st month of the repayment period for plans that do not have an Introductory Rate, and the 13th month of the draw period for plans that do have an Introductory Rate.

Historical Example

The following table shows 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 2003. The index is from the Money Rates section of the Wall Street Journal. The index is calculated on the first business day of April 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 payment will change in the future.

80.00% Or Less Loan-To-Value

Without an Introductory Rate

Year	Index	Margin					ANNUAL PERCENTAGE RATE					Payment Period	Minimum Payment				
		(1)	(2)	(3)	(4)	(5)	(1)	(2)	(3)	(4)	(5)		(1)	(2)	(3)	(4)	(5)
2003	4.25	0.00	0.50	1.75	3.00	4.00	5.00% ⁽⁶⁾	5.50% ⁽⁷⁾	6.75% ⁽⁸⁾	8.00% ⁽⁹⁾	9.00% ⁽¹⁰⁾	DRAW	\$41.67	\$45.84	\$56.26	\$66.67	\$75.01
2004	4.00	0.00	0.50	1.75	3.00	4.00	5.00% ⁽⁶⁾	5.50% ⁽⁷⁾	6.75% ⁽⁸⁾	8.00% ⁽⁹⁾	9.00% ⁽¹⁰⁾	DRAW	\$41.67	\$45.84	\$56.26	\$66.67	\$75.01
2005	5.75	0.00	0.50	1.75	3.00	4.00	5.75%	6.25%	7.50%	8.75%	9.75%	DRAW	\$47.92	\$52.09	\$62.51	\$72.92	\$81.26
2006	7.75	0.00	0.50	1.75	3.00	4.00	7.75%	8.25%	9.50%	10.75%	11.75%	DRAW	\$64.59	\$68.76	\$79.18	\$89.59	\$97.93
2007	8.25	0.00	0.50	1.75	3.00	4.00	8.25%	8.75%	10.00%	11.25%	12.25%	DRAW	\$68.76	\$72.92	\$83.34	\$93.76	\$102.09
2008	5.25	0.00	0.50	1.75	3.00	4.00	5.25%	5.75%	7.00%	8.25%	9.25%	DRAW	\$43.75	\$47.92	\$58.34	\$68.76	\$77.09
2009	3.25	0.00	0.50	1.75	3.00	4.00	5.00% ⁽⁶⁾	5.50% ⁽⁷⁾	6.75% ⁽⁸⁾	8.00% ⁽⁹⁾	9.00% ⁽¹⁰⁾	DRAW	\$41.67	\$45.84	\$56.26	\$66.67	\$75.01
2010	3.25	0.00	0.50	1.75	3.00	4.00	5.00% ⁽⁶⁾	5.50% ⁽⁷⁾	6.75% ⁽⁸⁾	8.00% ⁽⁹⁾	9.00% ⁽¹⁰⁾	DRAW	\$41.67	\$45.84	\$56.26	\$66.67	\$75.01
2011	3.25	0.00	0.50	1.75	3.00	4.00	5.00% ⁽⁶⁾	5.50% ⁽⁷⁾	6.75% ⁽⁸⁾	8.00% ⁽⁹⁾	9.00% ⁽¹⁰⁾	DRAW	\$41.67	\$45.84	\$56.26	\$66.67	\$75.01
2012	3.25	0.00	0.50	1.75	3.00	4.00	5.00% ⁽⁶⁾	5.50% ⁽⁷⁾	6.75% ⁽⁸⁾	8.00% ⁽⁹⁾	9.00% ⁽¹⁰⁾	DRAW	\$41.67	\$45.84	\$56.26	\$66.67	\$75.01
2013	3.25	0.00	0.50	1.75	3.00	4.00	5.00% ⁽⁶⁾	5.50% ⁽⁷⁾	6.75% ⁽⁸⁾	8.00% ⁽⁹⁾	9.00% ⁽¹⁰⁾	REPAYMENT	\$188.70	\$191.00	\$196.82	\$202.75	\$207.58
2014	3.25	0.00	0.50	1.75	3.00	4.00	5.00% ⁽⁶⁾	5.50% ⁽⁷⁾	6.75% ⁽⁸⁾	8.00% ⁽⁹⁾	9.00% ⁽¹⁰⁾	REPAYMENT	\$188.70	\$191.00	\$196.82	\$202.75	\$207.58
2015	3.25	0.00	0.50	1.75	3.00	4.00	5.00% ⁽⁶⁾	5.50% ⁽⁷⁾	6.75% ⁽⁸⁾	8.00% ⁽⁹⁾	9.00% ⁽¹⁰⁾	REPAYMENT	\$188.70	\$191.00	\$196.82	\$202.75	\$207.58
2016	3.50	0.00	0.50	1.75	3.00	4.00	5.00% ⁽⁶⁾	5.50% ⁽⁷⁾	6.75% ⁽⁸⁾	8.00% ⁽⁹⁾	9.00% ⁽¹⁰⁾	REPAYMENT	\$188.70	\$191.00	\$196.82	\$202.75	\$207.58
2017	4.00	0.00	0.50	1.75	3.00	4.00	5.00% ⁽⁶⁾	5.50% ⁽⁷⁾	6.75% ⁽⁸⁾	8.00% ⁽⁹⁾	9.00% ⁽¹⁰⁾	REPAYMENT	\$188.70	\$191.00	\$196.82	\$202.75	\$207.58

- (1) This represents a Margin (for our lines of credit having a loan-to-value of 80.00% or less), and corresponding annual percentage rate and minimum payment.
- (2) This represents a Margin (for our lines of credit having a loan-to-value of 80.00% or less), and corresponding annual percentage rate and minimum payment.
- (3) This represents a Margin (for our lines of credit having a loan-to-value of 80.00% or less), and corresponding annual percentage rate and minimum payment.
- (4) This represents a Margin (for our lines of credit having a loan-to-value of 80.00% or less), and corresponding annual percentage rate and minimum payment.
- (5) This represents a Margin (for our lines of credit having a loan-to-value of 80.00% or less), and corresponding annual percentage rate and minimum payment.
- (6) This represents the minimum interest rate for lines of credit having a Margin of 0.00.
- (7) This represents the minimum interest rate for lines of credit having a Margin of 0.50.
- (8) This represents the minimum interest rate for lines of credit having a Margin of 1.75.
- (9) This represents the minimum interest rate for lines of credit having a Margin of 3.00.
- (10) This represents the minimum interest rate for lines of credit having a Margin of 4.00.

80.01% - 85.00% Loan-To-Value

Without an Introductory Rate

Year	Index	Margin		ANNUAL PERCENTAGE RATE		Payment Period	Minimum Payment	
		(1)	(2)	(1)	(2)		(1)	(2)
2003	4.25	0.50	1.00	5.50% ⁽³⁾	6.00% ⁽⁴⁾	DRAW	\$45.84	\$50.01
2004	4.00	0.50	1.00	5.50% ⁽³⁾	6.00% ⁽⁴⁾	DRAW	\$45.84	\$50.01
2005	5.75	0.50	1.00	6.25%	6.75%	DRAW	\$52.09	\$56.26
2006	7.75	0.50	1.00	8.25%	8.75%	DRAW	\$68.76	\$72.92
2007	8.25	0.50	1.00	8.75%	9.25%	DRAW	\$72.92	\$77.09
2008	5.25	0.50	1.00	5.75%	6.25%	DRAW	\$47.92	\$52.09
2009	3.25	0.50	1.00	5.50% ⁽³⁾	6.00% ⁽⁴⁾	DRAW	\$45.84	\$50.01
2010	3.25	0.50	1.00	5.50% ⁽³⁾	6.00% ⁽⁴⁾	DRAW	\$45.84	\$50.01
2011	3.25	0.50	1.00	5.50% ⁽³⁾	6.00% ⁽⁴⁾	DRAW	\$45.84	\$50.01
2012	3.25	0.50	1.00	5.50% ⁽³⁾	6.00% ⁽⁴⁾	DRAW	\$45.84	\$50.01
2013	3.25	0.50	1.00	5.50% ⁽³⁾	6.00% ⁽⁴⁾	REPAYMENT	\$191.00	\$193.32
2014	3.25	0.50	1.00	5.50% ⁽³⁾	6.00% ⁽⁴⁾	REPAYMENT	\$191.00	\$193.32
2015	3.25	0.50	1.00	5.50% ⁽³⁾	6.00% ⁽⁴⁾	REPAYMENT	\$191.00	\$193.32
2016	3.50	0.50	1.00	5.50% ⁽³⁾	6.00% ⁽⁴⁾	REPAYMENT	\$191.00	\$193.32
2017	4.00	0.50	1.00	5.50% ⁽³⁾	6.00% ⁽⁴⁾	REPAYMENT	\$191.00	\$193.32

- (1) This represents a Margin (for our lines of credit having a loan-to-value of 80.01% - 85.00%), and corresponding annual percentage rate and minimum payment.
- (2) This represents a Margin (for our lines of credit having a loan-to-value of 80.01% - 85.00%), and corresponding annual percentage rate and minimum payment.
- (3) This represents the minimum interest rate for lines of credit having a Margin of 0.50.
- (4) This represents the minimum interest rate for lines of credit having a Margin of 1.00.

85.01% - 90.00% Loan-To-Value

Without an Introductory Rate

Year	Index	Margin (1)	ANNUAL PERCENTAGE RATE	Payment Period	Minimum Payment (2)
2003	4.25	1.25	6.25% (2)	DRAW	\$52.09
2004	4.00	1.25	6.25% (2)	DRAW	\$52.09
2005	5.75	1.25	6.25% (2)	DRAW	\$52.09
2006	7.75	1.25	8.00%	DRAW	\$66.67
2007	8.25	1.25	9.50%	DRAW	\$79.18
2008	5.25	1.25	6.50%	DRAW	\$54.17
2009	3.25	1.25	6.25% (2)	DRAW	\$52.09
2010	3.25	1.25	6.25% (2)	DRAW	\$52.09
2011	3.25	1.25	6.25% (2)	DRAW	\$52.09
2012	3.25	1.25	6.25% (2)	DRAW	\$52.09
2013	3.25	1.25	6.25% (2)	REPAYMENT	\$194.48
2014	3.25	1.25	6.25% (2)	REPAYMENT	\$194.48
2015	3.25	1.25	6.25% (2)	REPAYMENT	\$194.48
2016	3.50	1.25	6.25% (2)	REPAYMENT	\$194.48
2017	4.00	1.25	6.25% (2)	REPAYMENT	\$194.48

(1) This represents the Margin (for our lines of credit having a loan-to-value of 85.01% - 90.00%).

(2) This represents the minimum interest rate for lines of credit having a Margin of 1.25.

80.00% Or Less Loan-To-Value

With an Introductory Rate

Year	Index	Margin					ANNUAL PERCENTAGE RATE					Payment Period	Minimum Payment				
		(1)	(2)	(3)	(4)	(5)	(1)	(2)	(3)	(4)	(5)		(1)	(2)	(3)	(4)	(5)
2003	4.25	0.00	0.50	1.75	3.00	4.00	4.00%	4.00%	4.00%	4.00%	4.00%	DRAW	\$33.34	\$33.34	\$33.34	\$33.34	\$33.34
2004	4.00	0.00	0.50	1.75	3.00	4.00	5.00% (6)	5.50% (7)	6.75% (8)	8.00% (9)	9.00% (10)	DRAW	\$41.67	\$45.84	\$56.26	\$66.67	\$75.01
2005	5.75	0.00	0.50	1.75	3.00	4.00	5.75%	6.25%	7.50%	8.75%	9.75%	DRAW	\$47.92	\$52.09	\$62.51	\$72.92	\$81.26
2006	7.75	0.00	0.50	1.75	3.00	4.00	7.75%	8.25%	9.50%	10.75%	11.75%	DRAW	\$64.59	\$68.76	\$79.18	\$89.59	\$97.93
2007	8.25	0.00	0.50	1.75	3.00	4.00	8.25%	8.75%	10.00%	11.25%	12.25%	DRAW	\$68.76	\$72.92	\$83.34	\$93.76	\$102.09
2008	5.25	0.00	0.50	1.75	3.00	4.00	5.25%	5.75%	7.00%	8.25%	9.25%	DRAW	\$43.75	\$47.92	\$58.34	\$68.76	\$77.09
2009	3.25	0.00	0.50	1.75	3.00	4.00	5.00% (6)	5.50% (7)	6.75% (8)	8.00% (9)	9.00% (10)	DRAW	\$41.67	\$45.84	\$56.26	\$66.67	\$75.01
2010	3.25	0.00	0.50	1.75	3.00	4.00	5.00% (6)	5.50% (7)	6.75% (8)	8.00% (9)	9.00% (10)	DRAW	\$41.67	\$45.84	\$56.26	\$66.67	\$75.01
2011	3.25	0.00	0.50	1.75	3.00	4.00	5.00% (6)	5.50% (7)	6.75% (8)	8.00% (9)	9.00% (10)	DRAW	\$41.67	\$45.84	\$56.26	\$66.67	\$75.01
2012	3.25	0.00	0.50	1.75	3.00	4.00	5.00% (6)	5.50% (7)	6.75% (8)	8.00% (9)	9.00% (10)	DRAW	\$41.67	\$45.84	\$56.26	\$66.67	\$75.01
2013	3.25	0.00	0.50	1.75	3.00	4.00	5.00% (6)	5.50% (7)	6.75% (8)	8.00% (9)	9.00% (10)	REPAYMENT	\$188.70	\$191.00	\$196.82	\$202.75	\$207.58
2014	3.25	0.00	0.50	1.75	3.00	4.00	5.00% (6)	5.50% (7)	6.75% (8)	8.00% (9)	9.00% (10)	REPAYMENT	\$188.70	\$191.00	\$196.82	\$202.75	\$207.58
2015	3.25	0.00	0.50	1.75	3.00	4.00	5.00% (6)	5.50% (7)	6.75% (8)	8.00% (9)	9.00% (10)	REPAYMENT	\$188.70	\$191.00	\$196.82	\$202.75	\$207.58
2016	3.50	0.00	0.50	1.75	3.00	4.00	5.00% (6)	5.50% (7)	6.75% (8)	8.00% (9)	9.00% (10)	REPAYMENT	\$188.70	\$191.00	\$196.82	\$202.75	\$207.58
2017	4.00	0.00	0.50	1.75	3.00	4.00	5.00% (6)	5.50% (7)	6.75% (8)	8.00% (9)	9.00% (10)	REPAYMENT	\$188.70	\$191.00	\$196.82	\$202.75	\$207.58

(1) This represents a Margin (for our lines of credit having a loan-to-value of 80.00% or less), and corresponding annual percentage rate and minimum payment.

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(3) This represents a Margin (for our lines of credit having a loan-to-value of 80.00% or less), and corresponding annual percentage rate and minimum payment.

(4) This represents a Margin (for our lines of credit having a loan-to-value of 80.00% or less), and corresponding annual percentage rate and minimum payment.

(5) This represents a Margin (for our lines of credit having a loan-to-value of 80.00% or less), and corresponding annual percentage rate and minimum payment.

(6) This represents the minimum interest rate for lines of credit having a Margin of 0.00.

(7) This represents the minimum interest rate for lines of credit having a Margin of 0.50.

(8) This represents the minimum interest rate for lines of credit having a Margin of 1.75.

(9) This represents the minimum interest rate for lines of credit having a Margin of 3.00.

(10) This represents the minimum interest rate for lines of credit having a Margin of 4.00.

80.01% - 85.00% Loan-To-Value

With an Introductory Rate

Year	Index	Margin		ANNUAL PERCENTAGE RATE		Payment Period	Minimum Payment	
		(1)	(2)	(1)	(2)		(1)	(2)
2003	4.25	0.50	1.00	4.00%	4.00%	DRAW	\$33.34	\$33.34
2004	4.00	0.50	1.00	5.50% (3)	6.00% (4)	DRAW	\$45.84	\$50.01
2005	5.75	0.50	1.00	6.25%	6.75%	DRAW	\$52.09	\$56.26
2006	7.75	0.50	1.00	8.25%	8.75%	DRAW	\$68.76	\$72.92
2007	8.25	0.50	1.00	8.75%	9.25%	DRAW	\$72.92	\$77.09
2008	5.25	0.50	1.00	5.75%	6.25%	DRAW	\$47.92	\$52.09
2009	3.25	0.50	1.00	5.50% (3)	6.00% (4)	DRAW	\$45.84	\$50.01
2010	3.25	0.50	1.00	5.50% (3)	6.00% (4)	DRAW	\$45.84	\$50.01
2011	3.25	0.50	1.00	5.50% (3)	6.00% (4)	DRAW	\$45.84	\$50.01
2012	3.25	0.50	1.00	5.50% (3)	6.00% (4)	DRAW	\$45.84	\$50.01
2013	3.25	0.50	1.00	5.00% (3)	6.00% (4)	REPAYMENT	\$191.00	\$193.32
2014	3.25	0.50	1.00	5.00% (3)	6.00% (4)	REPAYMENT	\$191.00	\$193.32
2015	3.25	0.50	1.00	5.00% (3)	6.00% (4)	REPAYMENT	\$191.00	\$193.32
2016	3.50	0.50	1.00	5.00% (3)	6.00% (4)	REPAYMENT	\$191.00	\$193.32
2017	4.00	0.50	1.00	5.00% (3)	6.00% (4)	REPAYMENT	\$191.00	\$193.32

(1) This represents a Margin (for our lines of credit having a loan-to-value of 80.01% - 85.00%), and corresponding annual percentage rate and minimum payment.

(2) This represents a Margin (for our lines of credit having a loan-to-value of 80.01% - 85.00%), and corresponding annual percentage rate and minimum payment.

(3) This represents the minimum interest rate for lines of credit having a Margin of 0.50.

(4) This represents the minimum interest rate for lines of credit having a Margin of 1.00.

85.01% - 90.00% Loan-To-Value

With an Introductory Rate

Year	Index	Margin (1)	ANNUAL PERCENTAGE RATE	Payment Period	Minimum Payment (2)
2004	4.00	1.25	6.25% (2)	DRAW	\$52.09
2005	5.75	1.25	6.25% (2)	DRAW	\$52.09
2006	7.75	1.25	8.00%	DRAW	\$66.67
2007	8.25	1.25	9.50%	DRAW	\$79.18
2008	5.25	1.25	6.50%	DRAW	\$54.17
2009	3.25	1.25	6.25% (2)	DRAW	\$52.09
2010	3.25	1.25	6.25% (2)	DRAW	\$52.09
2011	3.25	1.25	6.25% (2)	DRAW	\$52.09
2012	3.25	1.25	6.25% (2)	DRAW	\$52.09
2013	3.25	1.25	6.25% (2)	REPAYMENT	\$194.48
2014	3.25	1.25	6.25% (2)	REPAYMENT	\$194.48
2015	3.25	1.25	6.25% (2)	REPAYMENT	\$194.48
2016	3.50	1.25	6.25% (2)	REPAYMENT	\$194.48
2017	4.00	1.25	6.25% (2)	REPAYMENT	\$194.48

(1) This represents the Margin (for our lines of credit having a loan-to-value of 85.01% - 90.00%).

(2) This represents the minimum interest rate for lines of credit having a Margin of 1.25.