

NVE Bank 76 Engle Street Englewood, NJ 07631 Telephone: (201) 816-2800 Fax Number: (201) 225-1424 Web Address: www.nve.bank Email Address: Lending@nvebank.com		
Lender		

1yr Adjustable Rate Mortgage

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering.

- * This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

- * Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- * Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- * Your payment will be rounded to the nearest \$0.01.
- * The interest rate will be based on the weekly average yield on US Treasury Securities adjusted to a constant maturity of one (1) year (1 yr T-Bill) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- * Information about the index is found on the Federal Reserve Statistical Release H.15(519).
- * The initial interest rate is not based on the index used to make later adjustments. Ask us for the amount of the current interest rate discount.
- * Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

HOW YOUR INTEREST RATE CAN CHANGE

- * Your interest rate can change annually.
- * Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- * Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

HOW YOUR PAYMENT CAN CHANGE

- * Your payment can change every 12 payment(s) based on changes in the interest rate.
- * Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- * You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * For example, on a \$10,000 30-year loan with an initial interest rate of 3.500 in effect in June 2019, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 9.500 percent, and the monthly payment can rise from an initial payment of \$44.90 to a maximum of \$82.07 in the 37th month (3 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$44.90 = \269.40 per month).

EXAMPLE

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2005 to 2019. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

ADJUSTABLE RATE MORTGAGE EARLY DISCLOSURE - COMBINED NJ/25518860 Wolters Kluwer Financial Services ©2000, 2017 Bankers Systems™
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Amount of Loan:	\$10,000.00
Term:	30 years
Payment Adjustment:	Every 12 payment(s)
Interest Adjustment:	Annually
Margin (*):	2.750 percentage point(s)
Caps	
Periodic Interest Rate (increases or decreases):	2.000 percentage point(s) at each adjustment
Lifetime Interest Rate (increases):	6.000 percentage point(s) above the initial interest rate
Interest Rate Discount (**):	1.5 percentage point(s)
Index:	the weekly average yield on US Treasury Securities adjusted to a constant maturity of one (1) year

YEAR As of as made available June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)		MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2005	3.280	2.750	4.500	(L)	50.67	9,838.66
2006	5.030	2.750	6.500	(B)	62.89	9,720.00
2007	4.980	2.750	7.750		70.93	9,618.59
2008	2.170	2.750	5.750	(C)	58.53	9,465.31
2009	0.500	2.750	3.750	(C)	47.54	9,246.04
2010	0.360	2.750	3.125		44.45	8,998.06
2011	0.180	2.750	2.875		43.29	8,733.81
2012	0.190	2.750	3.000		43.84	8,466.07
2013	0.140	2.750	2.875		43.31	8,186.08
2014	0.100	2.750	2.875		43.31	7,897.93
2015	0.260	2.750	3.000		43.80	7,605.24
2016	0.680	2.750	3.375		45.23	7,314.69
2017	1.160	2.750	3.875		47.09	7,027.99
2018	2.300	2.750	5.000		51.21	6,758.76
2019	2.280	2.750	5.000		51.21	6,475.74

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2019 the monthly payment for a mortgage amount of \$60,000 taken out in 2005 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$51.21 = \307.26 per month).

* This is a margin we have used recently; your margin may be different.

** This is the amount of a discount that we have provided recently; your loan may have a different discount amount.

(B) This rate reflects a 2.000 percentage point annualized cap on increases annualized over 1 years.

(C) This rate reflects a 2.000 percentage point annualized cap on decreases annualized over 1 years.

(L) This interest rate reflects a 1.500 percentage point discount.

This is not a commitment to make a loan.

ADJUSTABLE RATE MORTGAGE EARLY DISCLOSURE - COMBINED

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Lender		

3yr Adjustable Rate Mortgage

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

- * Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- * Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- * Your payment will be rounded to the nearest \$0.01.
- * The interest rate will be based on the weekly average yield on US Treasury Securities adjusted to a constant maturity of one (1) year (1 yr T-Bill) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- * Information about the index is found on the Federal Reserve Statistical Release H.15(519).
- * The initial interest rate is not based on the index used to make later adjustments. Ask us for the amount of the current interest rate discount.
- * Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

HOW YOUR INTEREST RATE CAN CHANGE

- * Your interest rate can change annually after remaining fixed for 36 months.
- * Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- * Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

HOW YOUR PAYMENT CAN CHANGE

- * Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 36 payment(s).
- * Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- * You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * For example, on a \$10,000 30-year loan with an initial interest rate of 3.750 in effect in June 2019, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 9.750 percent, and the monthly payment can rise from an initial payment of \$46.31 to a maximum of \$81.64 in the 61st month (5 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$46.31 = \277.86 per month).

EXAMPLE

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2005 to 2019. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

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Amount of Loan:	\$10,000.00
Term:	30 years
Payment Adjustment:	Every 12 payment(s) after remaining fixed for 36 payment(s)
Interest Adjustment:	Annually after remaining fixed for 36 months
Margin (*):	2.750 percentage point(s)
Caps	
Periodic Interest Rate (increases or decreases):	2.000 percentage point(s) at each adjustment
Lifetime Interest Rate (increases):	6.000 percentage point(s) above the initial interest rate
Interest Rate Discount (**):	1.25 percentage point(s)
Index:	the weekly average yield on US Treasury Securities adjusted to a constant maturity of one (1) year

YEAR As of as made available June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)		MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2005	3.280	2.750	4.750	(L)	52.16	9,845.73
2006	5.030	2.750	4.750		52.16	9,684.00
2007	4.980	2.750	4.750		52.16	9,514.41
2008	2.170	2.750	4.875		52.87	9,339.91
2009	0.500	2.750	3.250		44.38	9,107.46
2010	0.360	2.750	3.125		43.78	8,863.24
2011	0.180	2.750	2.875		42.64	8,602.96
2012	0.190	2.750	3.000		43.19	8,339.16
2013	0.140	2.750	2.875		42.66	8,063.38
2014	0.100	2.750	2.875		42.66	7,779.56
2015	0.260	2.750	3.000		43.15	7,491.20
2016	0.680	2.750	3.375		44.55	7,205.03
2017	1.160	2.750	3.875		46.38	6,922.69
2018	2.300	2.750	5.000		50.44	6,657.50
2019	2.280	2.750	5.000		50.44	6,378.77

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2019 the monthly payment for a mortgage amount of \$60,000 taken out in 2005 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$50.44 = \302.64 per month).

* This is a margin we have used recently; your margin may be different.

** This is the amount of a discount that we have provided recently; your loan may have a different discount amount.

(L) This interest rate reflects a 1.250 percentage point discount.

This is not a commitment to make a loan.

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Lender		

5yr Adjustable Rate Mortgage

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

- * Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- * Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- * Your payment will be rounded to the nearest \$0.01.
- * The interest rate will be based on the weekly average yield on US Treasury Securities adjusted to a constant maturity of one (1) year (1 yr T-Bill) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- * Information about the index is found on the Federal Reserve Statistical Release H.15(519).
- * The initial interest rate is not based on the index used to make later adjustments. Ask us for the amount of the current interest rate discount.
- * Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

HOW YOUR INTEREST RATE CAN CHANGE

- * Your interest rate can change annually after remaining fixed for 60 months.
- * Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- * Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

HOW YOUR PAYMENT CAN CHANGE

- * Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 60 payment(s).
- * Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- * You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * For example, on a \$10,000 30-year loan with an initial interest rate of 3.875 in effect in June 2019, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 9.875 percent, and the monthly payment can rise from an initial payment of \$47.02 to a maximum of \$80.22 in the 85th month (7 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$47.02 = \282.12 per month).

EXAMPLE

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2005 to 2019. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

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Amount of Loan:	\$10,000.00
Term:	30 years
Payment Adjustment:	Every 12 payment(s) after remaining fixed for 60 payment(s)
Interest Adjustment:	Annually after remaining fixed for 60 months
Margin (*):	2.750 percentage point(s)
Caps	
Periodic Interest Rate (increases or decreases):	2.000 percentage point(s) at each adjustment
Lifetime Interest Rate (increases):	6.000 percentage point(s) above the initial interest rate
Interest Rate Discount (**):	1.125 percentage point(s)
Index:	the weekly average yield on US Treasury Securities adjusted to a constant maturity of one (1) year

YEAR As of as made available June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)		MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2005	3.280	2.750	4.875	(L)	52.92	9,849.11
2006	5.030	2.750	4.875		52.92	9,690.70
2007	4.980	2.750	4.875		52.92	9,524.39
2008	2.170	2.750	4.875		52.92	9,349.78
2009	0.500	2.750	4.875		52.92	9,166.48
2010	0.360	2.750	3.125		44.07	8,920.59
2011	0.180	2.750	2.875		42.92	8,658.59
2012	0.190	2.750	3.000		43.47	8,393.08
2013	0.140	2.750	2.875		42.94	8,115.46
2014	0.100	2.750	2.875		42.94	7,829.75
2015	0.260	2.750	3.000		43.42	7,539.61
2016	0.680	2.750	3.375		44.84	7,251.57
2017	1.160	2.750	3.875		46.68	6,967.40
2018	2.300	2.750	5.000		50.77	6,700.47
2019	2.280	2.750	5.000		50.77	6,419.89

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2019 the monthly payment for a mortgage amount of \$60,000 taken out in 2005 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$50.77 = \304.62 per month).

* This is a margin we have used recently; your margin may be different.

** This is the amount of a discount that we have provided recently; your loan may have a different discount amount.

(L) This interest rate reflects a 1.125 percentage point discount.

This is not a commitment to make a loan.

ADJUSTABLE RATE MORTGAGE EARLY DISCLOSURE - COMBINED

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Lender		

7yr Adjustable Rate Mortgage

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering.

- * This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

- * Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- * Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- * Your payment will be rounded to the nearest \$0.01.
- * The interest rate will be based on the weekly average yield on US Treasury Securities adjusted to a constant maturity of one (1) year (1 yr T-Bill) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- * Information about the index is found on the Federal Reserve Statistical Release H.15(519).
- * The initial interest rate is not based on the index used to make later adjustments. Ask us for the amount of the current interest rate discount.
- * Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

HOW YOUR INTEREST RATE CAN CHANGE

- * Your interest rate can change annually after remaining fixed for 84 months.
- * Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- * Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

HOW YOUR PAYMENT CAN CHANGE

- * Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 84 payment(s).
- * Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- * You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * For example, on a \$10,000 30-year loan with an initial interest rate of 4.125 in effect in June 2019, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 10.125 percent, and the monthly payment can rise from an initial payment of \$48.46 to a maximum of \$79.71 in the 109th month (9 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$48.46 = \290.76 per month).

EXAMPLE

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2005 to 2019. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

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Amount of Loan:	\$10,000.00
Term:	30 years
Payment Adjustment:	Every 12 payment(s) after remaining fixed for 84 payment(s)
Interest Adjustment:	Annually after remaining fixed for 84 months
Margin (*):	2.750 percentage point(s)
Caps	
Periodic Interest Rate (increases or decreases):	2.000 percentage point(s) at each adjustment
Lifetime Interest Rate (increases):	6.000 percentage point(s) above the initial interest rate
Interest Rate Discount (**):	0.875 percentage point(s)
Index:	the weekly average yield on US Treasury Securities adjusted to a constant maturity of one (1) year

YEAR As of as made available June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)		MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2005	3.280	2.750	5.125	(L)	54.45	9,855.75
2006	5.030	2.750	5.125		54.45	9,703.92
2007	4.980	2.750	5.125		54.45	9,544.13
2008	2.170	2.750	5.125		54.45	9,375.97
2009	0.500	2.750	5.125		54.45	9,198.97
2010	0.360	2.750	5.125		54.45	9,012.68
2011	0.180	2.750	5.125		54.45	8,816.64
2012	0.190	2.750	3.125	(C)	44.83	8,550.41
2013	0.140	2.750	2.875		43.74	8,267.66
2014	0.100	2.750	2.875		43.74	7,976.67
2015	0.260	2.750	3.000		44.24	7,681.05
2016	0.680	2.750	3.375		45.68	7,387.62
2017	1.160	2.750	3.875		47.56	7,098.07
2018	2.300	2.750	5.000		51.72	6,826.17
2019	2.280	2.750	5.000		51.72	6,540.33

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2019 the monthly payment for a mortgage amount of \$60,000 taken out in 2005 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$51.72 = \310.32 per month).

* This is a margin we have used recently; your margin may be different.

** This is the amount of a discount that we have provided recently; your loan may have a different discount amount.

(C) This rate reflects a 2.000 percentage point annualized cap on decreases annualized over 1 years.

(L) This interest rate reflects a 0.875 percentage point discount.

This is not a commitment to make a loan.

ADJUSTABLE RATE MORTGAGE EARLY DISCLOSURE - COMBINED

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Lender		

10yr Adjustable Rate Mortgage

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

- * This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

- * Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- * Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- * Your payment will be rounded to the nearest \$0.01.
- * The interest rate will be based on the weekly average yield on US Treasury Securities adjusted to a constant maturity of one (1) year (1 yr T-Bill) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- * Information about the index is found on the Federal Reserve Statistical Release H.15(519).
- * The initial interest rate is not based on the index used to make later adjustments. Ask us for the amount of the current interest rate discount.
- * Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

HOW YOUR INTEREST RATE CAN CHANGE

- * Your interest rate can change annually after remaining fixed for 120 months.
- * Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- * Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

HOW YOUR PAYMENT CAN CHANGE

- * Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 120 payment(s).
- * Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- * You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * For example, on a \$10,000 30-year loan with an initial interest rate of 4.750 in effect in June 2019, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 10.750 percent, and the monthly payment can rise from an initial payment of \$52.16 to a maximum of \$80.81 in the 145th month (12 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$52.16 = \312.96 per month).

EXAMPLE

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2005 to 2019. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

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Amount of Loan:	\$10,000.00
Term:	30 years
Payment Adjustment:	Every 12 payment(s) after remaining fixed for 120 payment(s)
Interest Adjustment:	Annually after remaining fixed for 120 months
Margin (*):	2.750 percentage point(s)
Caps	
Periodic Interest Rate (increases or decreases):	2.000 percentage point(s) at each adjustment
Lifetime Interest Rate (increases):	6.000 percentage point(s) above the initial interest rate
Interest Rate Discount (**):	0.25 percentage point(s)
Index:	the weekly average yield on US Treasury Securities adjusted to a constant maturity of one (1) year

YEAR As of as made available June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)		MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2005	3.280	2.750	5.750	(L)	58.36	9,871.34
2006	5.030	2.750	5.750		58.36	9,735.06
2007	4.980	2.750	5.750		58.36	9,590.73
2008	2.170	2.750	5.750		58.36	9,437.91
2009	0.500	2.750	5.750		58.36	9,276.05
2010	0.360	2.750	5.750		58.36	9,104.64
2011	0.180	2.750	5.750		58.36	8,923.11
2012	0.190	2.750	5.750		58.36	8,730.86
2013	0.140	2.750	5.750		58.36	8,527.27
2014	0.100	2.750	5.750		58.36	8,311.65
2015	0.260	2.750	3.750	(C)	49.28	8,027.11
2016	0.680	2.750	3.375		47.74	7,720.43
2017	1.160	2.750	3.875		49.70	7,417.87
2018	2.300	2.750	5.000		54.05	7,133.71
2019	2.280	2.750	5.000		54.05	6,835.02

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2019 the monthly payment for a mortgage amount of \$60,000 taken out in 2005 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$54.05 = \324.30 per month).

* This is a margin we have used recently; your margin may be different.

** This is the amount of a discount that we have provided recently; your loan may have a different discount amount.

(C) This rate reflects a 2.000 percentage point annualized cap on decreases annualized over 1 years.

(L) This interest rate reflects a 0.250 percentage point discount.

This is not a commitment to make a loan.

ADJUSTABLE RATE MORTGAGE EARLY DISCLOSURE - COMBINED

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