

NVE Bank

76 Engle Street

Englewood, NJ 07631

Telephone: (201) 816-2800

Fax Number: (201) 225-1424

Web Address: www.nve.bankEmail 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 premium.

* 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 3.250 in effect in June 2020, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 9.250 percent, and the monthly payment can rise from an initial payment of \$43.52 to a maximum of \$80.22 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 \$43.52 = \261.12 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 2006 to 2020. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

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 Premium (**): 0.365 percentage point(s)
 Index: the weekly average yield on US Treasury Securities adjusted to a constant maturity of one (1) year

YEAR	INDEX	MARGIN	INTEREST	MONTHLY	REMAINING
As of as made available June	(%)	(%)	RATE (%)	PAYMENT (\$)	BALANCE (\$)
2006	5.030	2.750	8.125 (L)	74.25	9,918.50
2007	4.980	2.750	7.750	71.69	9,823.60
2008	2.170	2.750	5.750 (C)	58.89	9,677.97
2009	0.500	2.750	3.750 (C)	47.54	9,466.82
2010	0.360	2.750	3.125	44.36	9,226.92
2011	0.180	2.750	2.875	43.16	8,970.92
2012	0.190	2.750	3.000	43.73	8,711.74
2013	0.140	2.750	2.875	43.18	8,440.49
2014	0.100	2.750	2.875	43.18	8,161.34
2015	0.260	2.750	3.000	43.69	7,878.01
2016	0.680	2.750	3.375	45.19	7,597.30
2017	1.160	2.750	3.875	47.13	7,321.27
2018	2.300	2.750	5.000	51.47	7,063.86
2019	2.280	2.750	5.000	51.47	6,793.27
2020	0.170	2.750	3.000 (C)	44.59	6,457.41

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 2020 the monthly payment for a mortgage amount of \$60,000 taken out in 2006 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$44.59 = \267.54 per month).

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

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

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

(L) This interest rate reflects a 0.365 percentage point premium.

This is not a commitment to make a loan.

NVE Bank

76 Engle Street

Englewood, NJ 07631

Telephone: (201) 816-2800

Fax Number: (201) 225-1424

Web Address: www.nve.bankEmail Address: Lending@nvebank.com**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 premium.
- * 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 3.500 in effect in June 2020, 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 \$79.75 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 \$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 2006 to 2020. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

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 Premium (**): 0.625 percentage point(s)
 Index: the weekly average yield on US Treasury Securities adjusted to a constant maturity of one (1) year

YEAR	INDEX	MARGIN	INTEREST	MONTHLY	REMAINING
As of as made available June	(%)	(%)	RATE (%)	PAYMENT (\$)	BALANCE (\$)
2006	5.030	2.750	8.375 (L)	76.01	9,922.45
2007	4.980	2.750	8.375	76.01	9,838.13
2008	2.170	2.750	8.375	76.01	9,746.49
2009	0.500	2.750	6.375 (C)	63.12	9,606.35
2010	0.360	2.750	4.375 (C)	51.60	9,403.39
2011	0.180	2.750	2.875	43.98	9,142.56
2012	0.190	2.750	3.000	44.57	8,878.38
2013	0.140	2.750	2.875	44.00	8,602.01
2014	0.100	2.750	2.875	44.00	8,317.59
2015	0.260	2.750	3.000	44.53	8,028.82
2016	0.680	2.750	3.375	46.05	7,742.80
2017	1.160	2.750	3.875	48.03	7,461.50
2018	2.300	2.750	5.000	52.46	7,199.09
2019	2.280	2.750	5.000	52.46	6,923.25
2020	0.170	2.750	3.000 (C)	45.45	6,580.87

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 2020 the monthly payment for a mortgage amount of \$60,000 taken out in 2006 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$45.45 = \272.70 per month).

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

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

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

(L) This interest rate reflects a 0.625 percentage point premium.

This is not a commitment to make a loan.

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

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 premium.
- * 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 3.625 in effect in June 2020, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 9.625 percent, and the monthly payment can rise from an initial payment of \$45.61 to a maximum of \$78.30 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 \$45.61 = \273.66 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 2006 to 2020. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

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 Premium (**): 0.75 percentage point(s)
Index: the weekly average yield on US Treasury Securities adjusted to a constant maturity of one (1) year

YEAR	INDEX	MARGIN	INTEREST	MONTHLY	REMAINING
As of as made available June	(%)	(%)	RATE (%)	PAYMENT (\$)	BALANCE (\$)
2006	5.030	2.750	8.500 (L)	76.89	9,924.42
2007	4.980	2.750	8.500	76.89	9,842.16
2008	2.170	2.750	8.500	76.89	9,752.62
2009	0.500	2.750	8.500	76.89	9,655.18
2010	0.360	2.750	8.500	76.89	9,549.12
2011	0.180	2.750	6.500 (C)	64.48	9,391.42
2012	0.190	2.750	4.500 (C)	53.38	9,168.93
2013	0.140	2.750	2.875	45.44	8,883.51
2014	0.100	2.750	2.875	45.44	8,589.79
2015	0.260	2.750	3.000	45.99	8,291.51
2016	0.680	2.750	3.375	47.56	7,996.09
2017	1.160	2.750	3.875	49.61	7,705.49
2018	2.300	2.750	5.000	54.17	7,434.56
2019	2.280	2.750	5.000	54.17	7,149.77
2020	0.170	2.750	3.000 (C)	46.93	6,796.27

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 2020 the monthly payment for a mortgage amount of \$60,000 taken out in 2006 would be: \$60,000 / \$10,000 = 6; 6 x \$46.93 = \$281.58 per month).

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

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

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

(L) This interest rate reflects a 0.75 percentage point premium.

This is not a commitment to make a loan.

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

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 premium.

* 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 4.000 in effect in June 2020, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 10.000 percent, and the monthly payment can rise from an initial payment of \$47.74 to a maximum of \$78.73 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 \$47.74 = \286.44 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 2006 to 2020. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

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 Premium (**): 1.125 percentage point(s)
Index: the weekly average yield on US Treasury Securities adjusted to a constant maturity of one (1) year

YEAR	INDEX	MARGIN	INTEREST	MONTHLY	REMAINING
As of as made available June	(%)	(%)	RATE (%)	PAYMENT (\$)	BALANCE (\$)
2006	5.030	2.750	8.875 (L)	79.56	9,929.99
2007	4.980	2.750	8.875	79.56	9,853.49
2008	2.170	2.750	8.875	79.56	9,769.92
2009	0.500	2.750	8.875	79.56	9,678.63
2010	0.360	2.750	8.875	79.56	9,578.88
2011	0.180	2.750	8.875	79.56	9,469.92
2012	0.190	2.750	8.875	79.56	9,350.90
2013	0.140	2.750	6.875 (C)	67.53	9,178.03
2014	0.100	2.750	4.875 (C)	56.74	8,939.31
2015	0.260	2.750	3.000	47.86	8,628.92
2016	0.680	2.750	3.375	49.49	8,321.55
2017	1.160	2.750	3.875	51.62	8,019.24
2018	2.300	2.750	5.000	56.38	7,737.25
2019	2.280	2.750	5.000	56.38	7,440.83
2020	0.170	2.750	3.000 (C)	48.84	7,072.94

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 2020 the monthly payment for a mortgage amount of \$60,000 taken out in 2006 would be: \$60,000 / \$10,000 = 6; 6 x \$48.84 = \$293.04 per month).

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

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

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

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

This is not a commitment to make a loan.

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

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 premium.
- * 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 4.500 in effect in June 2020, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 10.500 percent, and the monthly payment can rise from an initial payment of \$50.67 to a maximum of \$78.80 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 \$50.67 = \304.02 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 2006 to 2020. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

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 Premium (**): 1.625 percentage point(s)
Index: the weekly average yield on US Treasury Securities adjusted to a constant maturity of one (1) year

YEAR	INDEX	MARGIN	INTEREST	MONTHLY	REMAINING
As of as made available June	(%)	(%)	RATE (%)	PAYMENT (\$)	BALANCE (\$)
2006	5.030	2.750	9.375 (L)	83.18	9,936.68
2007	4.980	2.750	9.375	83.18	9,867.14
2008	2.170	2.750	9.375	83.18	9,790.81
2009	0.500	2.750	9.375	83.18	9,707.01
2010	0.360	2.750	9.375	83.18	9,614.97
2011	0.180	2.750	9.375	83.18	9,513.95
2012	0.190	2.750	9.375	83.18	9,403.05
2013	0.140	2.750	9.375	83.18	9,281.29
2014	0.100	2.750	9.375	83.18	9,147.61
2015	0.260	2.750	9.375	83.18	9,000.85
2016	0.680	2.750	7.375 (C)	71.82	8,795.98
2017	1.160	2.750	5.375 (C)	61.65	8,522.30
2018	2.300	2.750	5.000	59.91	8,222.69
2019	2.280	2.750	5.000	59.91	7,907.73
2020	0.170	2.750	3.000 (C)	51.91	7,516.70

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 2020 the monthly payment for a mortgage amount of \$60,000 taken out in 2006 would be: \$60,000 / \$10,000 = 6; 6 x \$51.91 = \$311.46 per month).

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

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

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

(L) This interest rate reflects a 1.625 percentage point premium.

This is not a commitment to make a loan.