



Refi Loan Types and Terms

Loan	Fixed Rate	Variable Rate
ORIGINATION FEE	0%	0%
INTEREST RATE ¹	Fixed ² From 5.34% to 9.68%	Variable ³ From 3.39% + Index ⁴ to 7.03% + Index ⁴
CAPITALIZATION OF INTEREST	At the end of a qualifying deferment period.	At the end of a qualifying deferment period.
PRINCIPAL AND INTEREST REPAYMENT TERM	5, 10, 15, 20 Year Options	5, 10, 15, 20 Year Options
COSIGNERS	Applicants who are creditworthy (meet underwriting and credit criteria) are not required to provide cosigner.	Applicants who are creditworthy (meet underwriting and credit criteria) are not required to provide cosigner.

Variable Rate

If you or your cosigner meet the eligibility criteria, the variable rate loan features:

- Monthly payments of full principal and interest, adjusted quarterly
- Repayment that begins approximately thirty (30) to forty-five (45) days after the loan is disbursed to payoff previous loan holders

Note: Additional payments made over the required monthly principal and interest amounts will shorten the remaining term of the loan.

Fixed Rate

If you or your cosigner meet the eligibility criteria, the fixed rate loan features:

- Fixed monthly payments of full principal and interest
- Repayment that begins approximately thirty (30) to forty-five (45) days after the loan is disbursed to payoff previous loan holders

Note: Additional payments made over the required monthly principal and interest amounts will shorten the remaining term of the loan.



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EXAMPLE ON A \$10,000 LOAN	5 YEAR REPAYMENT TERM		10 YEAR REPAYMENT TERM		15 YEAR REPAYMENT TERM		20 YEAR REPAYMENT TERM	
RATE TYPE	Fixed ²	Variable ³	Fixed ²	Variable ³	Fixed ²	Variable ³	Fixed ²	Variable ³
ANNUAL PERCENTAGE RATE (APR) ⁵	5.35% to 9.08%	7.78% to 9.92%	6.08% to 9.38%	8.30% to 10.42%	6.37% to 9.63%	8.80% to 10.91%	6.53% to 9.69%	9.30% to 11.41%
FINANCE CHARGE ⁵	\$1,492 to \$2,612	\$2,215 to \$2,876	\$3,465 to \$5,620	\$4,898 to \$6,336	\$5,674 to \$9,150	\$8,234 to \$10,626	\$8,082 to \$12,925	\$12,306 to \$15,798
PRINCIPAL AND INTEREST MONTHLY PAYMENT ⁵	\$192 to \$210	\$204 to \$215	\$112 to \$130	\$124 to \$136	\$87 to \$106	\$101 to \$115	\$75 to \$96	\$93 to \$107

¹ Interest rates are based on credit score.

² The fixed rate will not change during the term. The current APR range for the period of January 1 – March 30, 2026, is 5.10% to 9.69%.

³ The variable rate is subject to increase after consummation. The maximum variable interest rate is 18.00%. The current APR range for the period of November 1, 2025 – January 31, 2026 is 7.53% to 11.41%. The variable interest rate that is charged to the borrower may change quarterly, may increase or decrease, and is based on an Index and Margin.

⁴ The variable rate is based on the spot "90-day Average SOFR" version of the Secured Overnight Financing Rate (SOFR) published by a source approved by the Alternative Reference Rates Committee during the following periods: December 21st through March 20th, March 21st through June 20th, June 21st through September 20th; and September 21st through December 20th. The spot "90-day Average SOFR" version of the Secured Overnight Financing Rate (SOFR) for the period June 21, 2025 – September 20, 2025 is 4.38% (Effective November 1, 2025 – January 31, 2026). Your rate will be calculated each quarter by adding a margin between 3.39% and 7.03% to the Index.

⁵ Annual percentage rate (APR), finance charges, and monthly payments are based on borrowing \$10,000 in a single disbursement.

- **Standard Payment -Fixed** is based on a fixed interest rate of 5.34% to 9.68% during the selected full principal and interest repayment period.
 - **Fixed APR** examples are based on the interest rates for the period of January 1 – March 30, 2026.
- **Standard Payment — Variable** is based on maintaining a constant interest rate on a variable rate loan of 7.77% to 11.41% during the selected full principal and interest repayment period.
 - **Variable APR** examples are based on the interest rates for the period of November 1, 2025 – January 31, 2026.