| Loan-to-Value Ratio      | (Current) | (Effective March 17, 2017 |  |  |  |  |
|--------------------------|-----------|---------------------------|--|--|--|--|
| Up to and including 65%  | 0.60%     | 0.60%                     |  |  |  |  |
| Up to and including 75%  | 0.75%     | 1.70%                     |  |  |  |  |
| Up to and including 80%  | 1.25%     | 2.40%                     |  |  |  |  |
| Up to and including 85%  | 1.80%     | 2.80%                     |  |  |  |  |
| Up to and including 90%  | 2.40%     | 3.10%                     |  |  |  |  |
| Up to and including 95%  | 3.60%     | 4.00%                     |  |  |  |  |
| 90.01% to 95% - Non-     | 2.050/    | 4.50%                     |  |  |  |  |
| Traditional Down Payment | 3.85%     | 4.50%                     |  |  |  |  |

| Bown payment between 10% and 14.55% |    |         |    |         |    |         |    |         |    |         |
|-------------------------------------|----|---------|----|---------|----|---------|----|---------|----|---------|
| Loan Amount                         | \$ | 150,000 | \$ | 250,000 | \$ | 350,000 | \$ | 450,000 | \$ | 550,000 |
| Increase to Montly Mortgage Payment | \$ | 4.94    | \$ | 8.23    | \$ | 11.52   | \$ | 14.81   | \$ | 18.10   |

| merease to Monthly Mortgage Fayment     | γ   | 1.5 1      | Y    | 0.23       | }    | 11.52     | }  | 11.01   | γ  | 10.10   | 7  | 27.50   |
|---|-----|------------|------|------------|------|-----------|----|---------|----|---------|----|---------|
| Based on a 5 year term @ 2.94% and a 25 | yea | r amortiza | tion |            |      |           |    |         |    |         |    |         |
|   |     | Down payn  | nent | between 15 | % ar | nd 19.99% |    |         |    |         |    |         |
| Loan Amount                             | \$  | 150,000    | \$   | 250,000    | \$   | 350,000   | \$ | 450,000 | \$ | 550,000 | \$ | 850,000 |
| Increase to Montly Mortgage Payment     | \$  | 7.06       | \$   | 11.75      | \$   | 16.46     | \$ | 21.16   | \$ | 25.86   | \$ | 39.96   |

850,000

7.06 \$ Increase to Montly Mortgage Payment \$ Based on a 5 year term @ 2.94% and a 25 year amortization