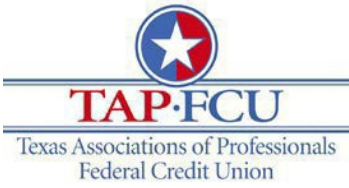


Effective Immediately



Real Estate Lending Rate Sheet

TAP FCU

9110 IH 10 West, Suite 100, San Antonio, Texas 78230-3112

Phone (210) 593-3710 \* Fax (210) 593-1222

Interim Construction Loan

Up to 12 Month Term (Standard 9month)

\*APR 5.875% Fixed rate 80% LTV FICO 720+

Maximum 80% LTV\*

Max loan \$650K

\*Pricing adjustments to rates:

.50% to rate FICO between 680-719

CONSTRUCTION COMMITMENT FEES:

1% commitment fee required on all loans

Other fees:

\$1195 Admin fee

Attorney fee \$425.00; Membership fee \$100 if applicable

TAP FCU new account \$5.00 \$15 Flood Certification

\$650 Appraisal fee Attorney Fees---\$425.00

\$50.00 Desk Review (if appraisal is not ordered through TAPFCU)

Credit Report Fee: \$60.00 Inspection Fee (10 x \$100.00) -\$1000.00 estimate

Borrower will pay closing costs at time of interim closing.

During interim financing - Interest paid monthly

Portfolio Purchase and Rate/Term Refinance

Maximum 80% LTV

Maximum loan amount \$650,000.00

Full documentation loans required.

SE Borrowers max 80% LTV

Owner occupied / MI not required

30 year Amortization for ARMS

\*Required minimum FICO score of 640

FICO greater than 680

Up to 80% LTV

3/1 ARM

4.875%

5/1 ARM

5.250%

7/1 ARM

5.750%

10/1 ARM

6.250%

15 Years Fixed

5.0%

INDEX = Prime Rate as published in Wall Street Journal, Margin .50+ - ARMS HAVE 5% LIFE CAP, 1% ADJUSTMENT CAP Rates will be no lower than start rate.

Condos and Non-Warrantable Condos -80% LTV- add .50% Self-Employed-add .50% to the rate max 80% LTV

1st lien Home Equity 15 year fixed, all ARMS Max 80% LTV 680 min. FICO min loan \$175K

\$1195 Admin fee  
\$350 Attorney fee  
\$96 Tax service Fee  
\$650 Appraisal fee  
\$60.00 Credit Report

TAP FCU new account \$5.00  
\$15 Flood Certificate  
\$60 Credit Report Fee

1.5% Origination Fee for all portfolio loans (Minimum \$1000)  
\$50 Desk Review (if appraisal is not ordered through TAPFCU)  
TAP FCU new account \$5.00 \$15 Flood Certification  
\$100 Membership fee if applicable

Attorney Fees: \$350.00  
\$100 New membership fee, if applicable

FULL DOCUMENTATION REQUIRED ON ALL LOANS

NO LOT LOANS AVAILABLE AT THIS TIME

For more information, contact the Real Estate Department  
210-469--5663 Fax 210-593-1222

03/26/2020 Rates and fees subject to change without notice. This material is informational in nature and has been distributed to business entities. It is not intended to be distributed to or used by consumers. Member NCUA, Equal Housing Lender. \*\*APR = Annual Percentage Rate. \*\*ALL LOANS ARE SUBJECT TO TAPFCU MEMBERSHIP\*\*

