

IMPORTANT TERMS OF THE ALL IN ONE LOAN™ LINE OF CREDIT

This disclosure contains important information about the All In One Loan Line of Credit product ("All In One Loan LOC Account"). You should read it carefully and keep a copy for your records. The term "you" refers to each person who applies for and agrees to the terms of this credit product if it is offered to you.

Availability of Terms. All of the terms disclosed below are subject to change at any time. If any of these terms change (other than the ANNUAL PERCENTAGE RATE) and, as a result, you decide not to enter into an agreement with us, you are entitled to a refund of any fees you paid in connection with your application.

Security Interest. We will take a security interest in your home (the "Property"). You could lose your home if you do not meet the obligations in your agreement with us.

Possible Actions. We can terminate your All In One Loan LOC Account and require you to pay us the entire outstanding balance in one payment, and charge you certain fees if

- You engage in fraud or material misrepresentation in connection with any aspect of your All In One Loan LOC Account.
- You do not meet the repayment terms under All In One Loan LOC Account.
- Your action or inaction adversely affects the Property or our rights in the Property.

In addition, we may refuse to make additional advances or reduce your credit limit if:

- The value of the Property declines significantly below its appraised value for purposes of the All In One Loan LOC Account.
- We reasonably believe that you will not be able to meet the repayment requirements due to a material change in your financial circumstances.
- You are in default of a material obligation in the All In One Loan LOC Account Agreement.
- Government action prevents us from imposing the ANNUAL PERCENTAGE RATE provided for under the All In One Loan LOC Account or impairs our security interest such that the value of the interest is less than 120% of your credit limit.
- A regulatory agency has notified us that continued advances would constitute an unsafe and unsound business practice.
- The maximum ANNUAL PERCENTAGE RATE is reached.

The initial agreement governing the All In One Loan LOC Account allows us to change the terms of the agreement at specified times or upon the occurrence of specific events.

Advance Requirements. Your first and only mandatory advance will be an advance in an amount you select, provided that it cannot exceed 99% of your credit limit. This advance will be made as soon as your All In One Loan LOC Account is open and available for borrowing. You can obtain other advances up to your then-available credit limit for 360 months.

Credit Limit. Your initial credit limit will be determined when your loan application is approved. The initial credit limit will remain in effect for the first 120 months. At the end of that time, a Reduced Credit Limit period of 240 months will apply until the maturity date of the All In One Loan LOC Account on month 360. The maturity date is the date on which all sums borrowed on the All In One Loan LOC Account must be paid in full. During the Reduced Credit Limit period, your credit limit will be subject to reduction on a monthly basis. The amount by which your credit limit will reduce each month will equal the amount of your starting credit limit divided by 240. For example, if your initial credit limit was \$240,000, and your Reduced Credit Limit period begins 121 months after the date the All In One Loan LOC is opened, after your 120th billing period, your credit limit would be reduced by \$1,000 (1/240) to \$239,000; after your 121st billing period, it would be reduced by another \$1,000 to \$238,000, and so forth, each month until the maturity date (month 360).



Minimum Monthly Payment Requirements. While the initial credit limit is in effect, the minimum monthly payment will equal the interest and any fees or charges added to your All In One Loan LOC Account during the preceding monthly billing period. During the Reduced Credit Limit period, your minimum monthly payment will equal interest, fees and charges, plus any amount necessary to bring your balance to an amount equal to or below the Reduced Credit Limit.

Minimum Payment Example. If you take a \$10,000 advance at account opening and pay only the minimum monthly payments and obtain no other advances, it would take about 30 years to pay off an advance of \$10,000 assuming an initial ANNUAL PERCENTAGE RATE of 7.320% that remains constant. During the first 120 months, your minimum monthly payments would be about \$61.00. During the remaining 240 months, your minimum monthly payments would range from a high of about \$102.42. (due at the 121st month, which is the first month at which you will need to make a payment that reduces your principal balance to your credit limit) to about \$41.67.

Fees and Charges. To open and maintain a line of credit, we will advance on your behalf or collect from you, the following fees:

- You may have to pay an annual fee of **\$60.00**, beginning in the second year.
- You may have to pay a credit report fee not to exceed \$200.00.
- You may have to pay a processing fee not to exceed \$1,500.00.
- You may have to pay a document preparation fee not to exceed \$200.00
- You may have to pay a new account administration fee, application fee or commitment fee not to exceed \$2,500.00
- You may have to pay an origination fee, commitment fee or broker fee not to exceed 4% of your initial advance amount.
- You may have to pay certain fees total not to exceed \$20,000.00 to third-parties such as appraisers, title companies and government agencies. If you ask, we will give you an itemization of the estimated fees you will have to pay to third parties.

The cost of title insurance and mortgage recording tax shall be based on the maximum amount of the credit line available to the borrower, whether advanced or not.

Property Insurance. As long as your All In One Loan LOC Account is open, you will have to maintain property insurance and, if required by us, flood insurance on the Property securing your All In One Loan LOC Account obligations.

Negative Amortization. This All In One Loan Account does not have Negative Amortization feature.

Tax Deductibility. You should consult a tax advisor about the tax deductibility of interest and charges under your All In One Loan LOC Account.

Variable Rate Feature. Because this plan has a variable rate feature, the ANNUAL PERCENTAGE RATE (which corresponds to the daily periodic rate) and the minimum monthly payment can change on the first day of each monthly billing period. The ANNUAL PERCENTAGE RATE does not include costs other than interest.

The ANNUAL PERCENTAGE RATE will be based on the value of an index. The index is the One-Year Constant Maturity Treasury Rate (commonly called the "One-Year CMT"), as published by the Federal Reserve Board ("The Board" or "Board") based on the yield of a range of Treasury securities, all adjusted to the equivalent of a one-year maturity. We will use the most recent index value available to us as of the last business day of a given calendar month to determine the ANNUAL PERCENTAGE RATE for the billing period that starts the following month. For example, if your billing period begins on January 1, 2024, we will use the rate published by the Board on the last business day in December 2023. If the designated index is no longer available, we may substitute a statistically similar third party index.

The Index is deemed to be no longer available and will be replaced if any of the following events (each, a "Replacement Event") occur: (i) the Administrator has permanently or indefinitely stopped providing the Index to the general public; or (ii) the Administrator or its regulator issues an official public statement that the Index is no longer reliable or representative.



If a Replacement Event occurs, the Note Holder will select a new index (the "Replacement Index") and may also select a new margin (the "Replacement Margin"), as follows:

(1) If a replacement index has been selected or recommended for use in consumer products, including residential adjustable-rate mortgages, by the Board of Governors of the Federal Reserve System, the Federal Reserve Bank of New York, or a committee endorsed or convened by the Board of Governors of the Federal Reserve System or the Federal Reserve Bank of New York at the time of a Replacement Event, the Note Holder will select that index as the Replacement Index.

(2) If a replacement index has not been selected or recommended for use in consumer products under Section (1) above at the time of a Replacement Event, the Note Holder will make a reasonable, good faith effort to select a Replacement Index and a Replacement Margin that, when added together, the Note Holder reasonably expects will minimize any change in the cost of the loan, taking into account the historical performance of the Index and the Replacement Index.

The Replacement Index and Replacement Margin, if any, will be operative immediately upon a Replacement Event and will be used to determine my interest rate and monthly payments on Change Dates that are more than 45 days after a Replacement Event. The Index and Margin could be replaced more than once during the term of your Note, but only if another Replacement Event occurs. After a Replacement Event, all references to the "Index" and "Margin" shall be deemed to be references to the "Replacement Index" and "Replacement Margin."

The Note Holder will also give you notice of your Replacement Index and Replacement Margin, if any, and such other information required by applicable law and regulation.

To determine the ANNUAL PERCENTAGE RATE that will apply to your account during a given billing period, we will add a margin to the value of the Index. The size of the margin may depend upon your creditworthiness and the equity in the Property that will secure your All In One Loan Account. Your loan's margin will either be 2.500%, 2.750%, 3.000%, 3.250%, 3.500%, 3.750% or 4.000% and can never be 0.000%.

Ask us for the current Index value as well as for the margins, and ANNUAL PERCENTAGE RATES for accounts now being opened. After you open a credit line, current rate information will be provided on periodic statements that we send you.

Rate Changes. The ANNUAL PERCENTAGE RATE can change each monthly billing cycle. The maximum and minimum ANNUAL PERCENTAGE RATE that can apply will be established when the agreement is consummated. The maximum ANNUAL PERCENTAGE RATE is 6% above the FULLY INDEX RATE in effect when you open your account. Regardless of the Index value, the ANNUAL PERCENTAGE RATE will never be less than the ANNUAL PERCENTAGE RATE minimum, or "floor", which is 3.750%. There is no annual or other limit on the amount by which the rate can change. Increases or decreases in the ANNUAL PERCENTAGE RATE could result in increases or decreases in your minimum monthly payment.

Maximum Payment Example. If you take an initial advance of \$10,000 at a time when the ANNUAL PERCENTAGE RATE is 7.320%, and the ANNUAL PERCENTAGE RATE immediately increased to its highest level of 13.320%, your monthly interest-only payment would increase to about \$111.00. Assuming an initial credit limit of \$100,000 you are able to take certain advances to reach the initial credit limit until the end of the 120th month. During the Reduced Credit Limit period, you would be required to make your payment of interest plus the amount necessary to reduce your balance to an amount equal to the credit limit on the 121st month. If at that time the ANNUAL PERCENTAGE RATE was at its maximum of 13.320%, your required payment would be as much as \$1,522.04.

Historical Example. The following tables show how the ANNUAL PERCENTAGE RATE and the minimum monthly payments for a single \$10,000 advance on a \$100,000 credit limit and for a single \$100,000 advance on a \$100,000 credit limit would have changed based on changes in the Index over the past 15 years respectively. The tables assume that no additional advances were taken and that only the minimum payment was paid each month. These charts do not necessarily indicate how the Index or your payments will change in the future.



CALENDAR YEAR	ONE YEAR CMT INDEX ²	ALL IN ONE LOAN MARGIN	FULLY INDEX RATE	FLOOR RATE ¹	ANNUAL PERCENTAGE RATE ³	MINIMUM PAYMENT ON \$10,000	MINIMUM PAYMENT ON \$100,000 ⁴
2010	0.300%	2.500%	2.800%	3.750%	3.750%	\$31.25	\$312.50
2011	0.260%	2.500%	2.760%	3.750%	3.750%	\$31.25	\$312.50
2012	0.130%	2.500%	2.630%	3.750%	3.750%	\$31.25	\$312.50
2013	0.150%	2.500%	2.650%	3.750%	3.750%	\$31.25	\$312.50
2014	0.100%	2.500%	2.600%	3.750%	3.750%	\$31.25	\$312.50
2015	0.180%	2.500%	2.680%	3.750%	3.750%	\$31.25	\$312.50
2016	0.470%	2.500%	2.970%	3.750%	3.750%	\$31.25	\$312.50
2017	0.840%	2.500%	3.340%	3.750%	3.750%	\$31.25	\$312.50
2018	1.900%	2.500%	4.400%	3.750%	4.400%	\$36.67	\$366.67
2019	2.550%	2.500%	5.050%	3.750%	5.050%	\$42.08	\$420.83
2020	1.450%	2.500%	3.950%	3.750%	3.950%	\$32.92	\$729.38
2021	0.100%	2.500%	2.600%	3.750%	3.750%	\$31.25	\$697.92
2022	0.380%	2.500%	2.880%	3.750%	3.750%	\$31.25	\$682.29
2023	4.710%	2.500%	7.210%	3.750%	7.210%	\$60.08	\$897.33
2024	4.820%	2.500%	7.320%	3.750%	7.320%	\$61.00	\$874.17

¹ You will not pay less than the floor-rate. The values used in this example are based on January 2024 terms.

² The value shown is reflecting the index published by the Federal Reserve Board on the last business day of January that year.

³ The annual percentage rate equals the One-Month CMT index value plus the All In One Loan margin but never below the Floor Rate, which may vary from the example above.

⁴ The minimum payment due each month is only the interest. Principal is paid down by making deposits. Interest is calculated nightly by multiplying the unpaid principal loan balance by the fully indexed interest rate (or floor-rate or cap), divided by the number of calendar days in the year (365) and totaled at the end of each month. If the unpaid principal loan balance is equal to the line of credit limit during years 11 to 30, the minimum monthly payment is equal to the interest plus the line of credit limit reduction amount.



CALENDAR YEAR	ONE YEAR CMT INDEX ⁶	ALL IN ONE LOAN MARGIN	FULLY INDEX RATE	FLOOR RATE ⁵	ANNUAL PERCENTAGE RATE ⁷	MINIMUM PAYMENT ON \$10,000	MINIMUM PAYMENT ON \$100,000 ⁸
2010	0.300%	2.750%	3.050%	3.750%	3.750%	\$31.25	\$312.50
2011	0.260%	2.750%	3.010%	3.750%	3.750%	\$31.25	\$312.50
2012	0.130%	2.750%	2.880%	3.750%	3.750%	\$31.25	\$312.50
2013	0.150%	2.750%	2.900%	3.750%	3.750%	\$31.25	\$312.50
2014	0.100%	2.750%	2.850%	3.750%	3.750%	\$31.25	\$312.50
2015	0.180%	2.750%	2.930%	3.750%	3.750%	\$31.25	\$312.50
2016	0.470%	2.750%	3.220%	3.750%	3.750%	\$31.25	\$312.50
2017	0.840%	2.750%	3.590%	3.750%	3.750%	\$31.25	\$312.50
2018	1.900%	2.750%	4.650%	3.750%	4.650%	\$38.75	\$387.50
2019	2.550%	2.750%	5.300%	3.750%	5.300%	\$44.17	\$441.67
2020	1.450%	2.750%	4.200%	3.750%	4.200%	\$35.00	\$749.17
2021	0.100%	2.750%	2.850%	3.750%	3.750%	\$31.25	\$697.92
2022	0.380%	2.750%	3.130%	3.750%	3.750%	\$31.25	\$682.29
2023	4.710%	2.750%	7.460%	3.750%	7.460%	\$62.17	\$914.00
2024	4.820%	2.750%	7.570%	3.750%	7.570%	\$63.08	\$889.79

⁵ You will not pay less than the floor-rate. The values used in this example are based on January 2024 terms.

⁶ The value shown is reflecting the index published by the Federal Reserve Board on the last business day of January that year.

⁷ The annual percentage rate equals the One-Month CMT index value plus the All In One Loan margin but never below the Floor Rate, which may vary from the example above.

⁸ The minimum payment due each month is only the interest. Principal is paid down by making deposits. Interest is calculated nightly by multiplying the unpaid principal loan balance by the fully indexed interest rate (or floor-rate or cap), divided by the number of calendar days in the year (365) and totaled at the end of each month. If the unpaid principal loan balance is equal to the line of credit limit during years 11 to 30, the minimum monthly payment is equal to the interest plus the line of credit limit reduction amount.



CALENDAR YEAR	ONE YEAR CMT INDEX ¹⁰	ALL IN ONE LOAN MARGIN	FULLY INDEX RATE	FLOOR RATE ⁹	ANNUAL PERCENTAGE RATE ¹¹	MINIMUM PAYMENT ON \$10,000	MINIMUM PAYMENT ON \$100,000 ¹²
2010	0.300%	3.000%	3.300%	3.750%	3.750%	\$31.25	\$312.50
2011	0.260%	3.000%	3.260%	3.750%	3.750%	\$31.25	\$312.50
2012	0.130%	3.000%	3.130%	3.750%	3.750%	\$31.25	\$312.50
2013	0.150%	3.000%	3.150%	3.750%	3.750%	\$31.25	\$312.50
2014	0.100%	3.000%	3.100%	3.750%	3.750%	\$31.25	\$312.50
2015	0.180%	3.000%	3.180%	3.750%	3.750%	\$31.25	\$312.50
2016	0.470%	3.000%	3.470%	3.750%	3.750%	\$31.25	\$312.50
2017	0.840%	3.000%	3.840%	3.750%	3.840%	\$32.00	\$320.00
2018	1.900%	3.000%	4.900%	3.750%	4.900%	\$40.83	\$408.33
2019	2.550%	3.000%	5.550%	3.750%	5.550%	\$46.25	\$462.50
2020	1.450%	3.000%	4.450%	3.750%	4.450%	\$37.08	\$768.96
2021	0.100%	3.000%	3.100%	3.750%	3.750%	\$31.25	\$697.92
2022	0.380%	3.000%	3.380%	3.750%	3.750%	\$31.25	\$682.29
2023	4.710%	3.000%	7.710%	3.750%	7.710%	\$64.25	\$930.67
2024	4.820%	3.000%	7.820%	3.750%	7.820%	\$65.17	\$905.42

⁵ You will not pay less than the floor-rate. The values used in this example are based on January 2024 terms.

⁶ The value shown is reflecting the index published by the Federal Reserve Board on the last business day of January that year.

⁷ The annual percentage rate equals the One-Month CMT index value plus the All In One Loan margin but never below the Floor Rate, which may vary from the example above.

⁸ The minimum payment due each month is only the interest. Principal is paid down by making deposits. Interest is calculated nightly by multiplying the unpaid principal loan balance by the fully indexed interest rate (or floor-rate or cap), divided by the number of calendar days in the year (365) and totaled at the end of each month. If the unpaid principal loan balance is equal to the line of credit limit during years 11 to 30, the minimum monthly payment is equal to the interest plus the line of credit limit reduction amount.



CALENDAR YEAR	ONE YEAR CMT INDEX ¹⁴	ALL IN ONE LOAN MARGIN	FULLY INDEX RATE	FLOOR RATE ¹³	ANNUAL PERCENTAGE RATE ¹⁵	MINIMUM PAYMENT ON \$10,000	MINIMUM PAYMENT ON \$100,000 ¹⁶
2010	0.300%	3.250%	3.550%	3.750%	3.750%	\$31.25	\$312.50
2011	0.260%	3.250%	3.510%	3.750%	3.750%	\$31.25	\$312.50
2012	0.130%	3.250%	3.380%	3.750%	3.750%	\$31.25	\$312.50
2013	0.150%	3.250%	3.400%	3.750%	3.750%	\$31.25	\$312.50
2014	0.100%	3.250%	3.350%	3.750%	3.750%	\$31.25	\$312.50
2015	0.180%	3.250%	3.430%	3.750%	3.750%	\$31.25	\$312.50
2016	0.470%	3.250%	3.720%	3.750%	3.750%	\$31.25	\$312.50
2017	0.840%	3.250%	4.090%	3.750%	4.090%	\$34.08	\$340.83
2018	1.900%	3.250%	5.150%	3.750%	5.150%	\$42.92	\$429.17
2019	2.550%	3.250%	5.800%	3.750%	5.800%	\$48.33	\$483.33
2020	1.450%	3.250%	4.700%	3.750%	4.700%	\$39.17	\$788.75
2021	0.100%	3.250%	3.350%	3.750%	3.750%	\$31.25	\$697.92
2022	0.380%	3.250%	3.630%	3.750%	3.750%	\$31.25	\$682.29
2023	4.710%	3.250%	7.960%	3.750%	7.960%	\$66.33	\$947.33
2024	4.820%	3.250%	8.070%	3.750%	8.070%	\$67.25	\$921.04

⁵ You will not pay less than the floor-rate. The values used in this example are based on January 2024 terms.

⁶ The value shown is reflecting the index published by the Federal Reserve Board on the last business day of January that year.

⁷ The annual percentage rate equals the One-Month CMT index value plus the All In One Loan margin but never below the Floor Rate, which may vary from the example above.

⁸ The minimum payment due each month is only the interest. Principal is paid down by making deposits. Interest is calculated nightly by multiplying the unpaid principal loan balance by the fully indexed interest rate (or floor-rate or cap), divided by the number of calendar days in the year (365) and totaled at the end of each month. If the unpaid principal loan balance is equal to the line of credit limit during years 11 to 30, the minimum monthly payment is equal to the interest plus the line of credit limit reduction amount.



CALENDAR YEAR	ONE YEAR CMT INDEX ¹⁸	ALL IN ONE LOAN MARGIN	FULLY INDEX RATE	FLOOR RATE ¹⁷	ANNUAL PERCENTAGE RATE ¹⁹	MINIMUM PAYMENT ON \$10,000	MINIMUM PAYMENT ON \$100,000 ²⁰
2010	0.300%	3.500%	3.800%	3.750%	3.800%	\$31.67	\$316.67
2011	0.260%	3.500%	3.760%	3.750%	3.760%	\$31.33	\$313.33
2012	0.130%	3.500%	3.630%	3.750%	3.750%	\$31.25	\$312.50
2013	0.150%	3.500%	3.650%	3.750%	3.750%	\$31.25	\$312.50
2014	0.100%	3.500%	3.600%	3.750%	3.750%	\$31.25	\$312.50
2015	0.180%	3.500%	3.680%	3.750%	3.750%	\$31.25	\$312.50
2016	0.470%	3.500%	3.970%	3.750%	3.970%	\$33.08	\$330.83
2017	0.840%	3.500%	4.340%	3.750%	4.340%	\$36.17	\$361.67
2018	1.900%	3.500%	5.400%	3.750%	5.400%	\$45.00	\$450.00
2019	2.550%	3.500%	6.050%	3.750%	6.050%	\$50.42	\$504.17
2020	1.450%	3.500%	4.950%	3.750%	4.950%	\$41.25	\$808.54
2021	0.100%	3.500%	3.600%	3.750%	3.750%	\$31.25	\$697.92
2022	0.380%	3.500%	3.880%	3.750%	3.880%	\$32.33	\$691.50
2023	4.710%	3.500%	8.210%	3.750%	8.210%	\$68.42	\$964.00
2024	4.820%	3.500%	8.320%	3.750%	8.320%	\$69.33	\$936.67

⁵ You will not pay less than the floor-rate. The values used in this example are based on January 2024 terms.

⁶ The value shown is reflecting the index published by the Federal Reserve Board on the last business day of January that year.

⁷ The annual percentage rate equals the One-Month CMT index value plus the All In One Loan margin but never below the Floor Rate, which may vary from the example above.

⁸ The minimum payment due each month is only the interest. Principal is paid down by making deposits. Interest is calculated nightly by multiplying the unpaid principal loan balance by the fully indexed interest rate (or floor-rate or cap), divided by the number of calendar days in the year (365) and totaled at the end of each month. If the unpaid principal loan balance is equal to the line of credit limit during years 11 to 30, the minimum monthly payment is equal to the interest plus the line of credit limit reduction amount.



CALENDAR YEAR	ONE YEAR CMT INDEX ²²	ALL IN ONE LOAN MARGIN	FULLY INDEX RATE	FLOOR RATE ²¹	ANNUAL PERCENTAGE RATE ²³	MINIMUM PAYMENT ON \$10,000	MINIMUM PAYMENT ON \$100,000 ²⁴
2010	0.300%	3.750%	4.050%	3.750%	4.050%	\$33.75	\$337.50
2011	0.260%	3.750%	4.010%	3.750%	4.010%	\$33.42	\$334.17
2012	0.130%	3.750%	3.880%	3.750%	3.880%	\$32.33	\$323.33
2013	0.150%	3.750%	3.900%	3.750%	3.900%	\$32.50	\$325.00
2014	0.100%	3.750%	3.850%	3.750%	3.850%	\$32.08	\$320.83
2015	0.180%	3.750%	3.930%	3.750%	3.930%	\$32.75	\$327.50
2016	0.470%	3.750%	4.220%	3.750%	4.220%	\$35.17	\$351.67
2017	0.840%	3.750%	4.590%	3.750%	4.590%	\$38.25	\$382.50
2018	1.900%	3.750%	5.650%	3.750%	5.650%	\$47.08	\$470.83
2019	2.550%	3.750%	6.300%	3.750%	6.300%	\$52.50	\$525.00
2020	1.450%	3.750%	5.200%	3.750%	5.200%	\$43.33	\$828.33
2021	0.100%	3.750%	3.850%	3.750%	3.850%	\$32.08	\$705.42
2022	0.380%	3.750%	4.130%	3.750%	4.130%	\$34.42	\$709.21
2023	4.710%	3.750%	8.460%	3.750%	8.460%	\$70.50	\$980.67
2024	4.820%	3.750%	8.570%	3.750%	8.570%	\$71.42	\$952.29

⁵ You will not pay less than the floor-rate. The values used in this example are based on January 2024 terms.

⁶ The value shown is reflecting the index published by the Federal Reserve Board on the last business day of January that year.

⁷ The annual percentage rate equals the One-Month CMT index value plus the All In One Loan margin but never below the Floor Rate, which may vary from the example above.

⁸ The minimum payment due each month is only the interest. Principal is paid down by making deposits. Interest is calculated nightly by multiplying the unpaid principal loan balance by the fully indexed interest rate (or floor-rate or cap), divided by the number of calendar days in the year (365) and totaled at the end of each month. If the unpaid principal loan balance is equal to the line of credit limit during years 11 to 30, the minimum monthly payment is equal to the interest plus the line of credit limit reduction amount.



CALENDAR YEAR	ONE YEAR CMT INDEX ²⁶	ALL IN ONE LOAN MARGIN	FULLY INDEX RATE	FLOOR RATE ²⁵	ANNUAL PERCENTAGE RATE ²⁷	MINIMUM PAYMENT ON \$10,000	MINIMUM PAYMENT ON \$100,000 ²⁸
2010	0.300%	4.000%	4.300%	3.750%	4.300%	\$35.83	\$358.33
2011	0.260%	4.000%	4.260%	3.750%	4.260%	\$35.50	\$355.00
2012	0.130%	4.000%	4.130%	3.750%	4.130%	\$34.42	\$344.17
2013	0.150%	4.000%	4.150%	3.750%	4.150%	\$34.58	\$345.83
2014	0.100%	4.000%	4.100%	3.750%	4.100%	\$34.17	\$341.67
2015	0.180%	4.000%	4.180%	3.750%	4.180%	\$34.83	\$348.33
2016	0.470%	4.000%	4.470%	3.750%	4.470%	\$37.25	\$372.50
2017	0.840%	4.000%	4.840%	3.750%	4.840%	\$40.33	\$403.33
2018	1.900%	4.000%	5.900%	3.750%	5.900%	\$49.17	\$491.67
2019	2.550%	4.000%	6.550%	3.750%	6.550%	\$54.58	\$545.83
2020	1.450%	4.000%	5.450%	3.750%	5.450%	\$45.42	\$848.13
2021	0.100%	4.000%	4.100%	3.750%	4.100%	\$34.17	\$724.17
2022	0.380%	4.000%	4.380%	3.750%	4.380%	\$36.50	\$726.92
2023	4.710%	4.000%	8.710%	3.750%	8.710%	\$72.58	\$997.33
2024	4.820%	4.000%	8.820%	3.750%	8.820%	\$73.50	\$967.92

²⁵ You will not pay less than the floor-rate. The values used in this example are based on January 2024 terms.

²⁶ The value shown is reflecting the index published by the Federal Reserve Board on the last business day of January that year.

²⁷ The annual percentage rate equals the One-Month CMT index value plus the All In One Loan margin but never below the Floor Rate, which may vary from the example above.

²⁸ The minimum payment due each month is only the interest. Principal is paid down by making deposits. Interest is calculated nightly by multiplying the unpaid principal loan balance by the fully indexed interest rate (or floor-rate or cap), divided by the number of calendar days in the year (365) and totaled at the end of each month. If the unpaid principal loan balance is equal to the line of credit limit during years 11 to 30, the minimum monthly payment is equal to the interest plus the line of credit limit reduction amount.

