

TECHNOLOGY CREDIT UNION REAL ESTATE LOAN RATE SHEET

Effective Date: April 1, 2014



Rates are subject to change without notice. All credit subject to approval. Technology Credit Union does business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

FIRST MORTGAGE LOANS	Wide range of fixed and adjustable rate I mortgage programs, call our Lending Ce				
HOME EQUITY LOANS	Туре	aximum Loan to Value	Amount Financed	Term	APR
	Home Equity Loan Owner Occupied	75%	\$25,000 - \$500,000	12 – 180 mont	ths 4.875% (Fixed)
		75%	\$25,000 - \$500,000	181 – 240 mon	ths 5.500% (Fixed)
	Home Equity Loan-Owner Occupied	80%	\$25,000-\$500,000	12 - 180 mon	` ,
	Investor Home Equity Loan Non-Owner Occupied	70%	\$25,000-\$500,000 \$25,000 - \$250,000	181- 240 mon 12 – 180 mon	
			\$25,000 - \$250,000	181-240 mon	ths 6.000% (Fixed)
	California resident. Maximum loan to value calculated as a percentage of appraisal and then minus the first mortgage.				
HOME EQUITY LOAN TERMS	We absorb all costs of establishing your equity loan, generally between \$140 and \$2,000 depending on loan amount. If your loan amount is over \$200,000 and you pay it off within one year, you will pay an early closure fee of \$750.00. Payment samples: Pay \$9.25 per month per \$1,000 borrowed at 7.45% APR for 15 years. Contact Tech CU for other samples.				
HOME EQUITY LINES OF CREDIT	Type Ma	aximum Loan to Value	Amount Financed	Term	APR
	Home Equity Line of Credit: Owner Occupied	50%	\$750,001-\$1,000,000	25 years	4.00% (Variable) (1)
		60%	\$500,001-\$750,000	25 years	4.00% (Variable) (1)
		70%	\$250,001-\$500,000	25 years	4.00% (Variable) (1)
		70%	\$10,000-\$250,000	25 years	3.50% (Variable) (2)
		75%	\$10,000 - \$250,000	25 years	3.99% (Variable) (3)
		80%	\$10,000 - \$150,000	25 years	4.24% (Variable) (4)
	Solar \$mart Home Equity Line of Credit Owner Occupied	- 80%	\$10,000-\$75,000		3.75% (Fixed) For first 2 yrs 4.75% (Variable) Next 18 yrs ⁽⁵⁾
HOME EQUITY LINE OF CREDIT TERMS	California resident. Maximum loan to value calculated as a percentage of appraisal and then minus the first mortgage.				
	10 year draw period with interest only payments followed by 15-year fully amortized repayment period.				
	If you payoff and close this line of credit within 3 years of opening it, you will pay an early closure fee of \$500.00-\$1500 depending on the limit amount established for the Home Equity of Line of Credit. Home must be owner-occupied 1-4 unit California real property. Other conditions and restrictions apply. Please contact Tech CU for more information.				
	(1) As of 4/1/2014, Fully Indexed Rate is Prime plus .75%, Lifetime maximum rate is 18%. (2) As of 4/1/2014, Fully Indexed Rate is Prime plus .25%. Lifetime maximum rate is 18%. (3) As of 4/1/2014, Fully Indexed Rate is Prime plus .74%. Lifetime maximum rate is 18%. (4) As of 4/1/2014, Fully Indexed Rate is Prime plus .99%. Lifetime maximum rate is 18%.				
	(5) As of 4/1/2014, Fully Indexed Rate is Prime plus 1.50%. Lifetime maximum rate is 18%. We absorb all costs of establishing your equity line except for any expenses to payoff and close any existing loans or liens required to establish a new home equity line of credit; generally between \$140 and \$2,000 depending on HELOC amount.				