



**First American Bank
LIAISON LENDING GROUP RATE SHEET
STANDARD***

*Excludes collateral properties located in Kankakee County, Illinois. See Kankakee County Rate Sheet.

Effective 8/12/2019

Home Equity Credit Lines - Interest Only Payments

Current Prime Rate Effective 8/01/19 = 5.25%

Applies to owner occupied residence only.

Maximum Term = 120 Months

Loan Size	If LTV <=80%	Rate Floor = 4.50%	Annual Percentage Rate (APR)	Max. LTV Tier Values (HELOC)	Closing Costs ¹
\$5,001 - \$24,999		P + 0.99%	6.24%	Up to \$1,000.0	80% Appraisal \$250-\$500
\$25,000 - \$49,999		P + 0.74%	5.99%	>\$1,000.0	75% Flood \$5
\$50,000 - \$99,999		P + 0.24%	5.49%	Condo Max. LTV	75% Title \$65-\$600
\$100,000 +		P + 0.00%	5.25%		Recording \$38-\$65

Maximum DI = 45% If DI is >40% Maximum LTV is 75%

81% - 85% - Home Equity Credit Lines - Interest Only Payments

Loan Size	If LTV 81% - 85%	Rate Floor = 4.50%	Annual Percentage Rate (APR)	Max. LTV Tier Values (HELOC)	Closing Costs ¹
\$5,001 - \$24,999		P + 1.99%	7.24%	Up to \$75,000	85% Appraisal \$250-\$500
\$25,000 - \$49,999		P + 1.99%	7.24%		Flood \$5
\$50,000 - \$75,000		P + 1.99%	7.24%		Title \$65-\$600
					Recording \$38-\$65

Maximum DI = 40% Maximum Term = 120 Months Minimum Credit Score = 710

Not available for investment properties - The Annual Percentage Rate (APR) is a variable rate based on the highest Prime Rate published in the Money Rates section of The Wall Street Journal on the first business day of the month. Rates subject to change at any time. The maximum APR is 18%. Monthly payments of interest only will result in a balloon payment. No annual fee for the first year - \$60 annual fee thereafter. Costs to satisfy certain prior liens may be assessed. Property insurance is required. Flood hazard insurance may be required. An Early Cancellation Fee of 2.00% of the credit limit, or \$500.00, whichever is less, will apply if the loan is closed within the first 36 months. An Early Cancellation Fee is not applicable in Wisconsin, or when prohibited by state law. Subject to credit approval.

Fixed Rate Home Equity Loans²

Term	Annual Percentage Rate (APR) 2nd Lien Position	Annual Percentage Rate (APR) 1st Lien Position	Max. LTV Tier Values (Fixed)	Closing Costs ³
24 Months	4.990%	4.625%	Up to \$500.0	85% Appraisal \$250-\$500
36 Months	4.990%	4.625%	\$501.0-\$1,000.0	80% Flood \$5
48 Months	4.990%	4.625%	>\$1,000.0	75% Title \$65-\$600
60 Months	5.375%	4.750%	Condo Max LTV	75% Recording \$38-\$65
120 Months	5.750%	4.750%		
5/20 Balloon	5.875%	4.750%		
10/15 Balloon	6.000%	4.875%		
10/20 Balloon	6.250%	4.875%		

Maximum DI=45% If DI>40% Maximum LTV is 75%

Bridge Loans

<u>1st Lien Position:</u>	No Maximum Loan Size. Prime + 1.00% Fixed, with 1.00% Points (\$1,500 minimum). Max 80% LTV. Customer pays all costs. Maximum Term = 12 months or less.
<u>2nd Lien Position:</u>	No Maximum Loan Size. Prime + 2.50% Fixed, with 1.50% Points (\$1,500 minimum). Max 75% LTV. Customer pays all costs. Maximum Term = 12 months or less.

Construction Loans

No maximum loan size. Customer pays all costs. 0.50% Points (minimum \$1,500).
Maximum Term = 12 Months. Maximum LTV = 80%. Rate = Prime + 1.00% Fixed

Auto Loan Rates⁴

Maximum loan amount is 85% of invoice price for new car; ≤75% of NADA Retail Value for used car. Maximum DI is 40%.

\$95 title lien registration fee may apply

Term	2020/2019	2018	2017	2016	2015	2014
72 Months	4.75%					
60 Months	4.50%	4.99%				
48 Months	4.25%	4.75%	4.99%			
36 Months	4.25%	4.75%	4.99%	5.25%	5.25%	5.50%
24 Months	4.25%	4.75%	4.99%	5.25%	5.25%	5.50%

Carmax Loan Rates⁴

Maximum loan amount is 120% of invoice price for new car; 120% of NADA Retail Value for used car. Maximum DI is 45%. Refinance or Purchase of vehicle with no cash out.

\$95 title lien registration fee may apply

Term	2020/2019	2018	2017	2016	2015	2014
72 Months	5.25%					
60 Months	5.00%	5.49%				
48 Months	4.75%	5.25%	5.49%			
36 Months	4.75%	5.25%	5.49%	5.75%	5.75%	6.00%
24 Months	4.75%	5.25%	5.49%	5.75%	5.75%	6.00%

HOME EQUITY LINE OF CREDIT Terms and Conditions: Not available for investment properties - The Annual Percentage Rate (APR) is a variable rate based on the highest Prime Rate published in the Money Rates section of The Wall Street Journal on the first business day of the month. Rates subject to change at any time. The maximum APR is 18%. Monthly payments of interest only will result in a balloon payment. No annual fee for the first year - \$60 annual fee thereafter. Costs to satisfy certain prior liens may be assessed. Property insurance is required. Flood hazard insurance may be required. Subject to credit approval.

1NO CLOSING COST OPTION: Third party fees and charges ranging from \$350 to \$1,000 may be assessed at closing. If at the time of closing you set up an Automatic Funds Transfer (AFT) or Automatic Clearing House (ACH) to make the monthly payment on your HELOC and within the first statement cycle elect electronic statements, we will pay the Third Party Fees and Charges associated with closing on your HELOC, including, but not limited to, appraisal, title, flood, credit report and recording fees (Third Party Fees and Charges). If at any time during the term of your HELOC you fail to maintain the AFT or ACH or an electronic statement, you agree to repay the Third Party Fees and Charges that we previously paid which may be added to the outstanding balance of your HELOC. If at the time of closing you do not set up an AFT or ACH to make the monthly payment on your HELOC, then you agree to pay the Third Party Fees and Charges at closing. Not available for loans that fall outside our standard product, rate, term and underwriting guidelines.

2FIXED RATE HOME EQUITY Terms and Conditions: Applies to owner occupied residence only - Rates subject to change without notice. Loan to Value must be less than or equal to 85%. Repayment on 24 month term equals 24 monthly payments of \$43.87 per \$1,000 borrowed. For loans secured by a first lien on a dwelling, payments do not include amounts for taxes and insurance premiums, if applicable, and the actual payment obligation will be greater. Subject to credit approval.

3NO CLOSING COST OPTION: If at the time of closing you set up an Automatic Funds Transfer (AFT) or Automatic Clearing House (ACH) to make the monthly payment on your loan and within the first statement cycle elect electronic statements, we will pay the Third Party Fees and Charges associated with closing on your loan, including, but not limited to, appraisal, title, flood, credit report, stamp & tax, and recording fees (Third Party Fees and Charges). If at any time during the term of your loan you fail to maintain the AFT or ACH or set up electronic statements, you agree to repay the Third Party Fees and Charges that we previously paid which may be added to the outstanding balance of your loan. If at the time of closing you do not set up an AFT or ACH to make the monthly payment on your loan, then you agree to pay the Third Party Fees and Charges at closing. Not available for investment properties or loans that fall outside our standard product, rate, term and underwriting guidelines.

4AUTO and CARMAX Terms and Conditions: Rates subject to change without notice.

Subject to Credit Approval.

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