

Adjustable Rate Mortgage

Rates are **effective** as of December 1, 2022

Rates are subject to change without notice.

3 Year ARM

| <u>Initial Interest Rate</u> | <u>APR</u> | <u>Fully Indexed Rate</u> | <u>Months to First Rate Adjustment</u> |
|--|------------|---------------------------|--|
| 5.125% | 7.013% | 7.480% | 36 |
| <u>Estimated Monthly Mortgage Principal & Interest Payment Range</u> | | | |
| <u>Payment Month(s)</u> | | | |
| 1 - 36 | | \$544.49 | |
| 37 - 360 | | \$544 - \$923 | |

5 Year ARM

| <u>Initial Interest Rate</u> | <u>APR</u> | <u>Fully Indexed Rate</u> | <u>Months to First Rate Adjustment</u> |
|--|------------|---------------------------|--|
| 5.625% | 6.911% | 7.480% | 60 |
| <u>Estimated Monthly Mortgage Principal & Interest Payment Range</u> | | | |
| <u>Payment Month(s)</u> | | | |
| 1 - 60 | | \$575.66 | |
| 31 - 360 | | \$544 - \$931 | |

7 Year ARM

| <u>Initial Interest Rate</u> | <u>APR</u> | <u>Fully Indexed Rate</u> | <u>Months to First Rate Adjustment</u> |
|--|------------|---------------------------|--|
| 5.875% | 6.821% | 7.480% | 84 |
| <u>Estimated Monthly Mortgage Principal & Interest Payment Range</u> | | | |
| <u>Payment Month(s)</u> | | | |
| 1 - 84 | | \$591.54 | |
| 85 - 360 | | \$592 - \$938 | |

Maximum Lifetime Cap Over Original Rate is 6.00% for each loan product.
Initial Interest Rate: The interest rate that is fixed for an Adjustable Rate Mortgage is for a specified number of months at the beginning of the loan term. Fully Indexed Rate: The current index value plus the margin. Max Interest Rate: The maximum rate that may occur. Months to First Rate Adjustment: The period of time before your interest rate will adjust. The Adjustable Rate Mortgage may increase after consummation.

