

TECHNOLOGY CREDIT UNION REAL ESTATE LOAN RATE SHEET

Effective Date: August 10, 2009

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.



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| FIRST MORTGAGE LOANS | Wide range of fixed and adjustable rate First Mortgages available for purchase or refinance. For rates or more information on mortgage programs, call our Lending Center at (408) 451-9111 or visit our website at www.techcu.com . | | | | |
| HOME EQUITY LOANS | Type | Maximum Loan to Value | Amount Financed | Term | APR |
| | Home Equity Loan Owner Occupied | 75% | \$10,000 - \$500,000 | 12 – 180 months | 6.99% (Fixed) |
| | Living Smart Home Equity* Owner Occupied | 75% | \$50,000 - \$500,000 | 181 – 240 months | 7.95% (Fixed) |
| | Investor Home Equity Loan Non-Owner Occupied | 80% | \$10,000 - \$50,000 | 12-60 months 61-84 months | 6.00% (Fixed) 6.50% (Fixed) |
| | | 65% | \$10,000 - \$250,000 | 12 – 180 months | 8.49% (Fixed) |
| HOME EQUITY LOAN TERMS | <p>California resident. Maximum loan to value calculated as a percentage of appraisal and then minus the first mortgage.</p> <p>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.</p> <p>Payment samples: Pay \$9.25 per month per \$1,000 borrowed at 7.45% APR for 15 years. Contact Tech CU for other samples.</p> <p>*Loan funds to be used for energy efficient home improvements. Eligible improvements are determined by www.energystar.gov.</p> <p>Relationship Rewards discount of up to .25% available.</p> | | | | |
| HOME EQUITY LINES OF CREDIT | Type | Maximum Loan to Value | Amount Financed | Term | APR |
| | Home Equity Loan of Credit: Owner Occupied | 70% | \$250,001 - \$500,000 | 25 years | 4.25% (Variable) |
| | | 75% | \$10,000 - \$250,000 | 25 years | 4.25% (Variable) |
| HOME EQUITY LINE OF CREDIT TERMS | <p>California resident. Maximum loan to value calculated as a percentage of appraisal and then minus the first mortgage.</p> <p>10 year draw period with interest only payments followed by 15-year fully amortized repayment period.</p> <p>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. Home must be owner-occupied 1-4 unit California real property. Other conditions and restrictions apply. Please contact Tech CU for more information.</p> <p>As of 1/1/2009, Fully Indexed Rate is Prime plus 1.00%. Lifetime minimum rate 4.00% and maximum rate is 18%.</p> <p>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.</p> <p>Relationship Rewards discount of up to .25% available.</p> | | | | |