

THE FOLLOWING LOAN TERMS AND RATES ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE. THE INFORMATION SHOWN HERE IS ONLY AN ESTIMATE. Your **Annual Percentage Rate** will vary according to your creditworthiness, your loan to value ratio, days until first payment, etc. The "as low as" rates shown below are for A Tier without the relationship discount. Please ask a loan officer for details on how your rate is determined.

Fixed Rate Loans***

Fixed Home Equity Loan (70% or less LTV)

Term (Months)	Estimated Monthly Payment (example: \$10,000 loan)**	Annual Percentage Rate (APR)*	Margin
72	\$158.78	As low as 4.49%	Fixed Rate
120	\$108.54	As low as 5.49%	Fixed Rate
180	\$84.38	As low as 5.99%	Fixed Rate

Fixed Home Equity Loan (70.01% to 80.00% LTV)

Term (Months)	Estimated Monthly Payment (example: \$10,000 loan)**	Annual Percentage Rate (APR)*	Margin
72	\$161.10	As low as 4.99%	Fixed Rate
120	\$111.04	As low as 5.99%	Fixed Rate
180	\$87.10	As low as 6.49%	Fixed Rate

Fixed Home Equity Loan (80.01% to 90.00% LTV)

Term (Months)	Estimated Monthly Payment (example: \$10,000 loan)**	Annual Percentage Rate (APR)*	Margin
72	\$168.16	As low as 6.49%	Fixed Rate
120	\$118.72	As low as 7.49%	Fixed Rate
180	\$95.58	As low as 7.99%	Fixed Rate

Fixed Home Equity Loan – 30 year amortization (70% or less LTV) – Balloon****

Term (Months)	Estimated Monthly Payment (example: \$10,000 loan)**	Annual Percentage Rate (APR)*	Margin
72	\$161.10	As low as 4.99%	Fixed Rate
120	\$111.04	As low as 5.99%	Fixed Rate
180	\$87.10	As low as 6.49%	Fixed Rate

Fixed Home Equity Loan – 30 year amortization (70.01% to 80.00% LTV) – Balloon****

Term (Months)	Estimated Monthly Payment (example: \$10,000 loan)**	Annual Percentage Rate (APR)*	Margin
72	\$163.42	As low as 5.49%	Fixed Rate
120	\$113.56	As low as 6.49%	Fixed Rate
180	\$89.88	As low as 6.99%	Fixed Rate

Fixed Home Equity Loan – 30 year amortization (80.01% to 90.00% LTV) – Balloon****

Term (Months)	Estimated Monthly Payment (example: \$10,000 loan)**	Annual Percentage Rate (APR)*	Margin
72	\$170.54	As low as 6.99%	Fixed Rate
120	\$121.36	As low as 7.99%	Fixed Rate
180	\$98.48	As low as 8.49%	Fixed Rate

***Relationship Discount** – FORUM offers a .50% discount to any of the above fixed rate home equity loans for qualifying members with an active checking account (Active checking account requires a FORUM checking account with at least 10 transactions the month previous to the application date).

** **Estimated Monthly Payment** – is an estimated monthly payment for every \$10,000 borrowed. Your actual payment may vary due to rounding, credit scores, days until first payment and other factors.

***When you apply for a fixed term home equity loan, you will be given a Good Faith Estimate and Truth-In-Lending Disclosure.

****Home equity loans with a 30 year amortization will offer the lower monthly payment associated with a 30 year loan, but they mature in 72, 120 or 180 month (see options above) with a balloon payment being due at that time. You will need to either refinance or payoff the remaining balance as there is no option to continue making payments at a different rate like an Adjustable Rate Mortgage (ARM). If you refinance with FORUM, you must re-qualify in accordance with our underwriting guidelines at the time of refinance.

Variable Rate – Credit Lines 5 Year Draw Period – Interest Only Payments** 10 Year Repayment Period – 10 Yr Amortization

HELOC (80% or less LTV)

Term (Months)	Annual Percentage Rate (APR)*	Margin
180	4.00%	+0.00% - +0.75%

HELOC (80.01% to 90.00% LTV)

Term (Months)	Annual Percentage Rate (APR)*	Margin
180	As low as 4.75%	+1.50% - +2.25%

*Rates vary according to the market based on the Prime Rate. Minimum Annual Percentage Rate (floor rate) is 4% for all variable rate loans. Maximum Annual Percentage Rate is 21%.

**Minimum payments are the interest due.

The **Annual Percentage Rate** for all variable rate Sub-Accounts is based upon movements of the prime lending rate published in the Wall Street Journal. I understand the Wall Street Journal's "prime lending rate" is a reference used by banks in determining interest rates on certain loans and is not necessarily intended to be the lowest rate of interest charged on any extension of credit to any customer. The **Annual Percentage Rate** for each month will equal the Index rate on the last day of the preceding month, plus a certain margin, depending upon the Sub-Account. However, the **Annual Percentage Rate** for each Sub-Account will not decrease or increase beyond certain minimum and maximum rates. The margins, as well as the minimum/maximum **Annual Percentage Rates**, for each variable rate Sub-Account are as set forth above. Your Finance Charge for every \$1.00 in your daily balance as well as the number of your monthly payments will increase if the Index rate rises and will decrease if the Index falls. Your **Annual Percentage Rate** will change on the first day of the month following a change in the Index Rate. The effect of an increase in the **Annual Percentage Rate** will be more payments of the same amount.

All real estate secured loans must satisfy the following: Property Insurance is required, Indiana Residents Only, Primary Residence Only. There is a \$150 processing fee for each loan.

