

| score | credit score  |
|-------|---------------|
| A     | 700+          |
| B     | 660-699       |
| C     | 620-659       |
| D     | 581-619       |
| E     | 580 and Below |

**SIDNEY FEDERAL CREDIT UNION REAL ESTATE INFORMATION SHEET**

effective date 11/2/09

replaces addendum dated 7/1/09

Credit Score Rating: margin plus base rate

| LOAN TYPE | BASE RATE= CREDIT SCORE A | OTHER INFO | RATE CHANGE FREQUENCY | MAXIMUM MATURITY | MAXIMUM AMOUNT / LTV | MAX RATE CHANGER PER PERIOD | MAX RATE LIFE TIME CHANGE | B base-rate | C base+1% | D base+3.5% | E |
|-----------|---------------------------|------------|-----------------------|------------------|----------------------|-----------------------------|---------------------------|-------------|-----------|-------------|---|
|-----------|---------------------------|------------|-----------------------|------------------|----------------------|-----------------------------|---------------------------|-------------|-----------|-------------|---|

**FIXED MORTGAGES**

|   |                          |                               |     |                                   |   |   |     |        |        |        |        |
|---|--------------------------|-------------------------------|-----|-----------------------------------|---|---|-----|--------|--------|--------|--------|
| First Mortgages (purchase or refinance) | 5.40%                    | 1st Mtg                       | n/a | 120 months                        | 80% of purchase price or appraisal value, whichever is less.  | n/a   | n/a | 5.40%  | 6.40%  | 8.90%  | 17.95% |
|   | 5.65%                    | Owner occupied                | n/a | 180 months                        |   | n/a   | n/a | 5.65%  | 6.65%  | 9.15%  | 17.95% |
|   | 5.90%                    | primary residence             | n/a | 240 months                        | 90% LTV requires PMI insurance  | n/a   | n/a | 5.90%  | 6.90%  | 9.40%  | 17.95% |
| Second home                             | 8.00%                    | 1st Mortgage                  | n/a | 120 months                        | 80% of purchase price or appraisal value, whichever is less.  | n/a   | n/a | 8.00%  | 9.00%  | 11.50% | 17.95% |
|   | 8.50%                    |                               | n/a | 180 months                        |   | n/a   | n/a | 8.50%  | 9.50%  | 12.00% | 17.95% |
|   | 9.00%                    |                               | n/a | 240 months                        |   | n/a   | n/a | 9.00%  | 10.00% | 12.50% | 17.95% |
| Bare Land                               | 10.00%                   | 1st Mortgage                  | n/a | 144 months                        | 70% of purchase price or appraisal value, whichever is less. not to exceed \$50,000.                                | n/a   | n/a | 10.00% | 11.00% | 13.50% | 17.95% |
| Mini Equity                             | 6.50%                    | 1st and 2nd Mtg               | n/a | 36 months                         | 90% of appraisal minus balances owing on the outstanding 1st mortgage. Max amount -\$100000                         | n/a   | n/a | 6.50%  | 7.50%  | 10.00% | 17.95% |
|   | 6.70%                    |                               | n/a | 60 months                         |   | n/a   | n/a | 6.70%  | 7.70%  | 10.20% | 17.95% |
|   | 7.25%                    |                               | n/a | 84 months                         |   | n/a   | n/a | 7.25%  | 8.25%  | 10.75% | 17.95% |
|   | 7.50%                    |                               | n/a | 120 months                        |   | n/a   | n/a | 7.50%  | 8.50%  | 11.00% | 17.95% |
|   | 7.70%                    |                               | n/a | 144 months                        |   | n/a   | n/a | 7.70%  | 8.70%  | 11.20% | 17.95% |
|   |                          |                               | n/a |                                   |   | n/a   | n/a |        |        |        |        |
| Mobile Home & Land (up to 20Yrs old)    | 9.50%                    | *1st Mtg                      | n/a | 84 months-up to 20yrs old         | 80% of "package" ( land appraisal and mobile home book price) total purchase price or appraisal, whichever is less. | n/a   | n/a | 9.50%  | 10.50% | 13.00% | 17.95% |
|   | 9.50%                    | *owner occupied               | n/a | 120 months-up to 10yrs old        |   | n/a   | n/a | 9.50%  | 10.50% | 13.00% | 17.95% |
|   | 10.50%                   | *primary residence,           | n/a | 144 months-up to 5yrs old         |   | n/a   | n/a | 10.50% | 11.50% | 14.00% | 17.95% |
|   | 10.50%                   | permanently fixed to property | n/a | 180 months-new only               |   | n/a   | n/a | 10.50% | 11.50% | 14.00% | 17.95% |
| Signature/Mtg                           | see unsecured loan rates |                               |     | Mortgage on property              |   | See other information sheet for specific on these loans types |     |        |        |        |        |
| RV/Mtg                                  | see secured loan rates   |                               |     | along with collateral being held. |   | See other information sheet for specific on these loans types |     |        |        |        |        |
| Auto/Mtg                                | see auto loan rates      |                               |     | UCC1 or lien filed                |   | See other information sheet for specific on these loans types |     |        |        |        |        |

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|-----------|---------------------------|------------|-----------------------|------------------|----------------------|-----------------------------|---------------------------|-------------|-----------|-------------|---|

**VARIABLE MORTGAGES**

|  |                    |                                  |           |  |   |                             |                             |      |     |     |     |
|--|--------------------|----------------------------------|-----------|--|---|-----------------------------|-----------------------------|------|-----|-----|-----|
| First Mtg  |                    | Floor 5.00%                      |           |  |   |                             |                             |      |     |     |     |
| 1/1 ARM  | 1YR FIXED @4.75%   | 1st Mtg                          | annually  | 360 months   | 80% of purchase price or appraisal value, whichever is less.  | +/- 2%                      | +/- 7%                      | base | +1% | n/a | n/a |
|  | 1YR T-BILL+2.90%   | Owner occupied primary residence |           |  | 90% LTV requires PMI insurance  |                             |                             | base | +1% | n/a | n/a |
| First Mtg  |                    | Floor 5.00%                      |           |  |   |                             |                             |      |     |     |     |
| 5/1ARM   | 5 YR FIXED @5.25%  | 1st Mtg                          | annually  | 360 months   | 80% of purchase price or appraisal value, whichever is less.  | +/- 2%                      | +/- 7%                      | base | +1% | n/a | n/a |
|  | 1YR T-BILL +2.90%  | Owner occupied primary residence |           |  | 90% LTV requires PMI insurance  |                             |                             | base | +1% | n/a | n/a |
| Second Home (not rental)                               | 1YR T-BILL +3.00%  | 1st Mtg                          | annually  | 180 months   | 80% of purchase price or appraisal value, whichever is less.  | +/- 2%                      | +/- 7%                      | base | +1% | n/a | n/a |
|  |                    | Floor 5.00%                      |           |  |   |                             |                             | base | +1% | n/a | n/a |
| Bare land  | 1YR T-BILL+4.50%   | 1st mtg                          | annually  | 144 months   | 70% of purchase price or appraisal value, whichever is less. not to exceed \$50,000.                                | +/- 2%                      | +/- 7%                      | base | +1% | n/a | n/a |
|  |                    | Floor 5.00%                      |           |  |   |                             |                             |      |     |     |     |
| Home Equity Line                                       | PRIME +0%          | 1st or 2nd mtg on property       | quarterly | *120 months for advances<br>*120 months for repayment  | 90% of appraisal minus balances owing on the outstanding 1st mortgage. Max amount -\$100,000                        | none floor=None ceiling=15% | none floor=None ceiling=15% | base | +1% | n/a | n/a |
| Mobile Home & Land (construction, purchase, refinance) | 1 YR T-BILL +4.50% | 1st Mtg                          | annually  | 84 mon-up to 20yrs old<br>120mon-up to 10yrs old<br>144mon- up to 5yrs old<br>180mon- new only | 80% of "package" ( land appraisal and mobile home book price) total purchase price or appraisal, whichever is less. | +/- 2%                      | +/- 7%                      | base | +1% | n/a | n/a |