



**Secured Interest Rate Matrix\*\*\***

*(Loans for \$7,501 - \$25,000)*

Term						
	*800+	740+	700-739	660-699	640-659	**620-639
<b>36 Months</b>	3.75%	3.75%	4.75%	6.25%	7.25%	7.25%
<b>60 Months</b>	3.75%	4.25%	5.25%	6.75%	7.75%	7.75%
<b>84 Months</b>	3.75%	4.75%	5.75%	7.25%	8.25%	8.25%
<b>120 Months</b>	4.25%	5.75%	6.75%	7.75%	8.75%	8.75%
<b>180 Months</b>	4.25%	5.95%	6.95%	8.25%	9.25%	9.25%
<b>240 Months</b>	4.25%	6.25%	7.25%	8.75%	9.75%	9.75%

**Unsecured Interest Rate Matrix\*\*\***

*(Loans for up to \$7,500)*

Term						
	*800+	740+	700-739	660-699	640-659	**620-639
<b>36 Months</b>	4.75%	4.75%	5.75%	7.25%	8.25%	8.50%
<b>60 Months</b>	4.75%	5.25%	6.25%	7.75%	8.75%	8.95%
<b>84 Months</b>	5.25%	5.75%	6.75%	8.25%	9.25%	9.50%
<b>120 Months</b>	5.25%	7.25%	8.25%	9.25%	10.25%	10.50%

\* < 30% Total Debt Ratio with no Origination Charges

\*\* < 38% Total Debt Ratio

\*\*\*All decisions are at the sole discretion of Home Loan Investment Bank and are subject to change without notice and all loans are subject to credit approval.

**Interest Rates are priced off of the Borrower's Middle Score. If more than one borrower the Highest Middle Score will be used.**

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