

### FIXED RATE PRODUCTS - SERVICED BY NEFCU - UP TO \$453,100

The payment amount may be higher if escrows for property taxes, homeowner's insurance or mortgage insurance are applicable.

Loan Term	Rate	Points	APR	Payment Per \$1,000
30 Year Fixed Rate	4.875%	0.00%	4.901%	\$5.29
30 Year Fixed Rate	4.750%	1.00%	4.863%	\$5.22
20 Year Fixed Rate	4.750%	0.00%	4.785%	\$6.46
20 Year Fixed Rate	4.625%	1.00%	4.779%	\$6.39
15 Year Fixed Rate	4.375%	0.00%	4.419%	\$7.59
10 Year Fixed Rate - NEFCU Portfolio	3.875%	0.00%	3.937%	\$10.07
30 Year Fixed HOME Down Payment Assistance	5.125%	0.00%	5.133%	\$5.44
30 Year Low Cost - Purchase or Refinance *	5.375%	0.00%	5.170%	\$7.97
20 Year Low Cost - Purchase or Refinance *	5.250%	0.00%	5.285%	\$6.74
15 Year Low Cost - Purchase or Refinance *	5.125%	0.00%	5.170%	\$7.97
30 Year Fixed VA Low Cost* - Min. loan amount \$25,000	5.375%	0.00%	5.383%	\$5.60
30 Year Fixed VA - Min. loan amount \$25,000	4.875%	0.00%	4.883%	\$5.29
15 Year Fixed VA - Min. loan amount \$25,000	4.375%	0.00%	4.389%	\$7.59

### SERVICING RELEASED PROGRAMS

The payment amount may be higher if escrows for property taxes, homeowner's insurance or mortgage insurance are applicable.

Loan Term	Rate	Points	APR	Payment Per \$1,000
FHA 30 Year Fixed Low Cost* - Min. loan amount \$25,000	5.250%	0.00%	5.276%	\$5.52
FHA 30 Year Fixed - Min. loan amount \$25,000	4.000%	0.00%	4.008%	\$4.77
FHA 15 Year Fixed - Min. loan amount \$25,000	3.750%	0.00%	3.764%	\$7.27

### SPECIAL PORTFOLIO PRODUCT - LIMITED FUNDS AVAILABLE - SERVICED BY NEFCU

#### FIXED RATE JUMBO - ABOVE \$453,100 - REFER TO INTEREST RATE MARK UP BELOW

The payment amount may be higher if escrows for property taxes, homeowner's insurance or mortgage insurance are applicable.

Loan Term	Rate	Points	APR	Payment Per \$1,000
30 Year Fixed Rate Jumbo	5.125%	0.00%	5.151%	\$5.44

### ADJUSTABLE RATE PORTFOLIO PROGRAMS - SERVICED BY NEFCU - UP TO \$453,100

The payment per thousand is based on the fully Indexed Rate (Index plus the Margin) with no discount, or the posted rate whichever is higher. The payment amount may be higher if escrows for property taxes, homeowner's insurance or mortgage insurance are applicable.

Ask about our 120 day rate lock for Portfolio Purchases & Pre-Approvals. See below for details on our new down payment assistance program!

Loan Term	Rate	Points	APR	Payment Per \$1,000
3/1 ARM; 1 YR T-Bill; Margin 2.875; Caps 2/6	3.875%	0.00%	5.184%	\$4.70
3/3 ARM; 3 YR T-Bill; Margin 2.875; Caps 2/6	3.875%	0.00%	5.385%	\$4.70
5/1 ARM; 1 YR T-Bill; Margin 2.875; Caps 2/6	4.125%	0.00%	5.056%	\$4.85
5/5 ARM; 5 YR T-Bill; Margin 2.75; Caps 2/6	4.250%	0.00%	5.234%	\$4.92
7/1 ARM; 1 YR T-Bill; Margin 2.875; Caps 2/6	4.750%	0.00%	5.196%	\$5.22
15/15 ARM; 10 YR T-Bill; Margin 2.875; Cap 6	5.125%	0.00%	5.338%	\$5.44
5/1 ARM; 1st Time Homebuyers; 1 YR T-Bill; Margin 2.875; Caps 2/5	4.000%	0.00%	5.010%	\$4.77
5/5 ARM; 1st Time Homebuyers; 5 YR T-Bill; Margin 2.75; Caps 2/5	4.125%	0.00%	5.188%	\$4.85
7/1 ARM; 1st Time Homebuyers; 1 YR T-Bill; Margin 2.875; Caps 2/5	4.625%	0.00%	5.135%	\$5.14

#### JUMBO - ABOVE \$453,100 - REFER TO INTEREST RATE MARK UP BELOW

Loan Term	Rate	Points	APR	Payment Per \$1,000
5/1 ARM Jumbo; 1 YR T-Bill; Margin 2.875; Caps 2/6	4.375%	0.00%	5.148%	\$4.99
5/5 ARM Jumbo; 5 YR T-Bill; Margin 2.75; Caps 2/6	4.500%	0.00%	5.402%	\$5.07
7/1 ARM Jumbo; 1 YR T-Bill; Margin 2.875; Caps 2/6	5.000%	0.00%	5.318%	\$5.37
15/15 ARM Jumbo; 10 YR T-Bill; Margin 2.875; Cap 6	5.375%	0.00%	5.541%	\$5.60

### PORTFOLIO PRODUCT INTEREST RATE ADJUSTMENTS\*

Term Adjustment	Rate Adjustment
Owner occupied ARM with a 15 year term (excludes first time homebuyer programs)	Posted Rate less .125%
Exception Adjustment	Rate Adjustment
Held in portfolio as an exception to program guidelines	Posted Rate plus 0.50%
Loan Size Adjustment	Rate Adjustment
Greater than \$453,100 up to \$1,000,000	Posted Jumbo Rate
Greater than \$1,000,000	Call 866-80-LOANS For Availability

\*All adjustments are cumulative.

Limited Availability HOME Down Payment Assistance
Direct Financial will provide a 0% interest and \$0.00 monthly payment for your 3% down payment and pay your mortgage insurance. Subject to UW approval.

Rate Lock Expiration Dates		
45 Day	Rate Sheet Price	1-Dec-18
60 Day	Add .125 to Points	16-Dec-18
75 Day	Add .25 to Points	31-Dec-18
90 Day	Add .375 to Points	15-Jan-19

Locks above 60 days are not available for VA or FHA loans

Current Index	
Weekly Average of the 1 Year Treasury	2.660
Weekly Average of the 3 Year Treasury	2.930
Weekly Average of the 5 Year Treasury	3.000
Weekly Average of the 10 Year Treasury	3.150

Saleable Agency Loan Amount Limits	
Unit Count	Max Loan Amount
1	\$453,100.00
2	\$580,150.00

All rates quoted above are for a rate lock period of 45 Days. Rate locks are available.

CONTACT US AT 800-966-8200 or 313-309-5556 or visit [www.directfinancial.com](http://www.directfinancial.com)

Rates can vary according to individual loan situations. ALL RATES AND LOCK PERIODS ARE SUBJECT TO CHANGE.

\* LOW-COST PROGRAMS INCLUDE CUSTOMARY SETTLEMENT CHARGES ONLY. PLEASE CONTACT NEFCU FOR MORE INFORMATION.

