

SHP 1-4 FAMILY LOANS (Investment)					
Term	Initial Rate	Autopay	Fees		
3/1	4.750%	4.625%	Application Fee	\$750.00	
5/1	5.000%	4.875%	Bank Fees	\$1295.00	
7/1	5.250%	5.125%			
15 Year Fixed	5.500%	5.375%			
15/30 Fixed Balloon	5.500%	5.375%	.50% Origination		
SOP 1-4 FAMILY LOANS (Owner Occupied)					
Term	Initial Rate	Autopay or EDARP	ACH & EDARP	Fees	
3/1	5.000%	4.875%	4.750%	Application Fee	\$750.00
5/1	5.250%	5.125%	5.000%		
7/1	5.500%	5.375%	5.250%		
15 Year Fixed	5.625%	5.500%	5.375%		
30 Year Fixed	6.000%	5.875%	5.750%	.50% Origination	
SHP/MU 2-4 Units (Investment)					
Term	Initial Rate	Autopay	Fees		
3/1	5.375%	5.250%	Application Fee	\$750.00	
5/1	5.625%	5.500%	Bank Fees	\$1750.00	
7/1	5.875%	5.750%			
15 Year Fixed	6.000%	5.875%			
15/30 Fixed Balloon	6.000%	5.875%	1.00% Origination		
SHP/HELOC 1-4 FAMILY LOANS (Investment)					
WSJ Prime Rate + 2.00%			Fees		
10-year draw period interest only with 20-year repayment period of principal & interest amortized over 20 years			Application Fee	\$750.00	
			.50% Origination		
SHP/ FNP 1-4 FAMILY LOANS (Investment)					
Term	Initial Rate	Autopay	Fees		
3/1	4.875%	4.750%	Application Fee	\$750.00	
5/1	5.125%	5.000%	Bank Fees	\$1295.00	
7/1	5.375%	5.250%			
15 Year Fixed	5.625%	5.500%			
15/30 Fixed Balloon	5.625%	5.500%	.50% Origination		
Rate Adjustments					
Non-Warrantable Condo			+0.250		
Cooperatives			+0.250		
Loans above \$1MM			+0.125		
Loans above \$1.5MM			+0.250		
Escrow Holdback			+0.25 – 1.00		
Major Credit Event			+0.25 – 1.00		

\*ORIGINATION BUY DOWN – TO ELIMINATE ORIGINATION FEE ADD .25 or .50 TO THE RATE\*

Example – SHP 3/1 ARM = 4.750%, with no origination fee, the rate will be 5.000%

Example – MU 3/1 ARM = 5.375%, with no origination fee, the rate will be 5.875%