



Main Street, Wells River, VT | 802.757.2361 or 800.371.2361

**LOAN RATES**  
**SECOND MORTGAGES & HOME EQUITY LINES OF CREDIT**  
*December 4, 2018*

<i>Loan Type</i>	<i>Max. CLTV <sup>1</sup></i>	<i>Maximum Term</i>	<i>Interest Rates</i>	<i>Annual Percentage Rate <sup>2</sup></i>	<i>Mo. Payment Per \$1000 borrowed <sup>2</sup></i>
<b>Fixed Rate Home Equity Loans</b>					
<b>Amortizing 2nd Mortgage</b>	80%	5 Years	6.000%	<b>6.098%</b>	\$19.33
<b>Amortizing 2nd Mortgage</b>	80%	10 Years	6.500%	<b>6.552%</b>	\$11.35
<b>Amortizing 2nd Mortgage</b>	80%	20 Years	7.000%	<b>7.031%</b>	\$7.75
<b>Variable Rate Home Equity Loan</b>					
<b>Line of Credit - Interest Only Quarterly Rate Change <sup>3</sup></b>	80%	10 Yr Draw Period 10 Yr Repayment Period	5.250%	<b>5.250%</b> Max APR is <b>18.00%</b>	Accrued Interest or \$50, whichever is greater

Home equity products are offered for primary residences and second home properties. Property insurance is required. You may incur fees to third parties such as appraisers, lawyers and town clerks. These third-party fees range between \$0 and \$1000.

<sup>1</sup> Combined Maximum Loan-to-Value Ratio, including all liens secured by the property.

<sup>2</sup> Annual Percentage Rate and monthly payment based on a loan amount of \$10,000 and the maximum loan term.

<sup>3</sup> Interest Rate based on Wall Street Journal Prime Rate, currently 5.250%, plus a 0% margin with a floor rate of 4.00%

Rates and Programs are subject to change without notice. Other loan products are available and the Annual Percentage Rate may be different when based on different terms and conditions. For more information, please contact us

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