

FIXED RATES 5% Minimum Down Payment Required for 1-2 Family Owner Occupied**
 25% Minimum Down Payment Required for 3-4 Family Owner Occupied
 Purchase or Refinance

Current Index Values
 1 Year Treasury: 2.05
 Prime Rate: 4.50

Term	Months	Points	Rate	APR	Payment Per \$1,000*
30	360	2	4.250%	4.56%	\$4.92
30	360	1	4.375%	4.60%	\$4.99
30	360	0	4.500%	4.64%	\$5.07
20	240	2	3.625%	4.07%	\$5.86
20	240	1	3.750%	4.08%	\$5.93
20	240	0	3.875%	4.09%	\$5.99
15	180	2	3.250%	3.82%	\$7.03
15	180	1	3.375%	3.79%	\$7.09
15	180	0	3.500%	3.77%	\$7.15
10	120	0	3.250%	3.64%	\$9.77

Maximum Loan Amount
 1 Family: \$453,100
 2 Family: \$580,150
 3 Family: \$701,250
 4 Family: \$871,450

Annual Percentage Rate (APR) is based on 20% down payment and a credit score \geq 740. Your APR, rate, and down payment may be different than shown above. Rates are specific to each transaction and may increase based on credit score, loan to value (LTV), property type and other factors. Fixed rate loans may be sold on the secondary market and must comply with all investor guidelines. Private Mortgage Insurance (PMI) is required on loans with less than 20% down payment. *Payments do not include real estate taxes or insurance. Your payment obligation may be greater. Condominiums must be Fannie Mae approved. **15% minimum down payment required on 2 Family, 30 year fixed loans.

FIXED RATE

Purchase Special
 (Income limits apply-see us for details)

97% Maximum LTV / 1 Family Owner Occupied Purchase Only

Term	Months	Points	Rate	APR	Payment Per \$1,000*
30	360	0	4.500%	4.64%	\$5.07

Annual Percentage Rate (APR) is based on 20% down payment and a credit score \geq 740. Your APR and rate may be different than shown above. Rates are specific to each transaction and may increase based on credit score, loan to value (LTV) and other factors. Loans in this product must comply with all investor guidelines and be eligible for sale on the secondary market. Private Mortgage Insurance (PMI) is required on loans with less than 20% down payment. *Payments do not include real estate taxes or insurance. Your payment obligation may be greater. Borrowers must complete Fannie Mae's Framework Homeownership online education course. The bank will credit the \$75 cost of the course to borrowers at closing. See us for additional program details.

ADJUSTABLE RATES 30 Year Maximum Term / 5% Minimum Down Payment Required / 1-2 Family Owner Occupied
 Purchase or Refinance

Product	Points	Caps	Rate	APR	Margin	Pay/\$1,000*	Pay/\$1,000 Fully Indexed*
5-1 ARM	0	2/6	2.750%	4.02%	3.000%	\$4.08	\$5.44
7-1 ARM	0	2/6	2.990%	3.94%	3.000%	\$4.21	\$5.44
10-1 ARM [†]	0	2/6	3.250%	3.88%	3.000%	\$4.35	\$5.44
10-1 ARM	0	2/6	3.500%	4.03%	3.000%	\$4.49	\$5.44

Annual Percentage Rate (APR) is based on 20% down payment. Your APR may be different. The APR may increase after consummation. Private Mortgage Insurance (PMI) is required on loans with less than 20% down payment. *Payments do not include real estate taxes or insurance. Your payment obligation may be greater. †This product is for new home purchases only. For loan amounts greater than \$453,100 please call us for rates.

CONSTRUCTION RATES 30 Year Maximum Term / 20% Minimum Down Payment Required / Single Family Owner Occupied

Product	Points	Caps	Rate	APR	Margin	Pay/\$1,000*	Pay/\$1,000 Fully Indexed*
FIXED	1/2	N/A	4.500%	4.90%	N/A	\$5.07	N/A
5-1 ARM	0	2/6	2.750%	4.06%	3.000%	\$4.08	\$5.44
7-1 ARM	0	2/6	2.990%	3.97%	3.000%	\$4.21	\$5.44
10-1 ARM	0	2/6	3.250%	3.91%	3.000%	\$4.35	\$5.44

Annual Percentage Rate (APR) is based on 20% down payment. Your APR may be different. The APR may increase after consummation. *Payments do not include real estate taxes or insurance. Your payment obligation may be greater. For loan amounts greater than \$453,100 please call us for rates. Licensed general contractor is required.

P.O. Box 1345, Greenfield, MA 01302-1345
 1-877-682-0334

Apply online at www.greenfieldcoopbank.com

All rates and products subject to change without notice

