

Saleable Mortgage Loans for Primary & Secondary Residences-Servicing Retained ^(†)

Loan Type and Term	Rate (%)***	Points (%)	APR(%)*	Payment per \$1,000**
30 Year Fixed Rate	4.000	0	4.023	\$4.77
	3.875	1.00	3.981	\$4.70
	3.750	2.00	3.918	\$4.63
30 Year Fixed Rate-RD	4.500	0	4.982	\$5.32
15 Year Fixed Rate	3.250	0	3.254	\$7.03
	3.125	1.00	3.273	\$6.97
	3.000	2.00	3.295	\$6.91
30 Year 1/1 ARM ^{(1)****} (Standard)	3.250	0	2.905	\$4.35
30 Year 1/1 ARM ^{(1)****} (Convertible)	3.250	1.00	2.984	\$4.35

(1) ARM=Adjustable Rate Mortgage

VHFA Saleable Mortgage Loans for Primary Residences-Servicing Released

Loan Type and Term	Rate (%)***	Points (%)	APR(%)*	Payment per \$1,000**
30 Year Fixed Rate (MOVE Conventional)	3.750	0.25	3.774	\$4.63
30 Year Fixed Rate (MOVE-RD)	3.500	0	3.972	\$4.74

B.U.I.L.D. Construction Loan

Loan Type and Term	Rate (%)***	Points (%)	APR(%)*	Payment per \$1,000(1)**
8 Month Fixed Rate	6.990	0	7.578	\$5.83

(1) Interest only payments are required monthly based on the amount of the loan outstanding during the prior month.

Home Equity Loans for Primary and Secondary Residences

Loan Type and Term	Rate (%) ^{(1)***}	Points (%)	APR(%)*	Payment per \$1,000**
15 Year Fixed Rate	7.240%	0	7.249	\$ 9.12
10 Year Fixed Rate	6.740%	0	6.751	\$11.48
5 Year Fixed Rate	6.240%	0	6.255	\$19.44

(1) 0.25% reduction in rate with UB auto pay

Encore Home Equity Line of Credit for Primary Residences ⁽¹⁾

Loan Type and Term	Rate (%) ^{(2)***}	Points (%)	APR(%)*	Payment per \$1,000**
10 Year Variable Rate	4.000%	0	4.000	\$11.66

(1) First mortgage loan, if any, must be with Union Bank.

(2) The rate is fixed for year one at 4.00% and then adjusts quarterly beginning in year two at the Wall Street Journal Prime Rate plus 1.00% (currently 4.25%) with a floor of 4.00%.

Prime Plus Home Equity Line of Credit for Primary Residences ⁽¹⁾

Loan Type and Term	Rate (%) ^{(2)***}	Points (%)	APR(%)*	Payment per \$1,000**
10 Year Variable Rate	5.00%	0	5.000	\$12.50

(1) Maximum total loan-to-value of 75%, including any first mortgage loan balance

(2) The rate is fixed for year one at 5.00% and then adjusts quarterly beginning in year two at the Wall Street Journal Prime Rate plus 1.00% with a floor of 5.00% (currently the rate is 4.25%)

THE FINE PRINT: ‡ Includes New and Used Multi-wide Manufactured Housing permanently affixed to owned land and may include term and loan to value restrictions.

Maximum loan-to-value of 80% unless otherwise noted. In some instances, loan-to-value may exceed 80% with private mortgage insurance.

* APR = Annual Percentage Rate. Annual Percentage Rate is based on \$100,000 loan amount with a 20% down payment and the maximum term. Loans with less than a 20% down payment require private mortgage insurance.

** Payment may be higher if escrows for property taxes and insurances are applicable.

*** Rates and points are subject to change at any time prior to commitment and may change depending on the circumstances of the specific transaction.

**** ARM = 1 Year T-Bill plus a margin of 2.75% rounded to the nearest 0.125% with a minimum rate of 2.75%.

Please note all ARM product rates may increase after loan origination.

St. Albans (802) 524-9000 • Fairfax (802) 849-2600 • Jeffersonville (802) 644-6600 • Johnson (802) 635-6600 • Stowe (802) 253-6600
 Morrisville Northgate Plaza (802) 888-6860 • Morrisville (802) 888-6600 • Hardwick (802) 472-8100 • Danville (802) 684-2211 • Lyndonville (802) 626-3100
 St. Johnsbury Ctr./Green Mtn. Mall (802) 748-2454 • St. Johnsbury/Portland St. (802) 748-3121 • St. Johnsbury/Railroad St. (802) 748-3131
 South Burlington (802) 865-1000 • Littleton (603) 444-7136





Offering practical financial solutions
to help you build

UNION BANK BUILD LOANS

Flexible

Great for new home construction, additions, renovations or small commercial buildings. Borrower may act as general contractor or perform some—or all—of the construction. A competitive financing solution for commercial general contractors building a home under contract.

Convenient

Funds are provided as needed, when needed, with the simple presentation of construction invoices.

Saves Money

Provides fixed rate financing you can count on. There are no origination fees and no costly building inspections each time you need funds.

ELIGIBLE PROPERTIES:

1-4 family owner occupied properties. Small commercial projects.

RATE & TERM:

7.931% APR and 6.99% Rate for 8 months*, 4 month renewal possible at prevailing renewal APR & Rate, **currently 7.99%**.

POINTS:

NONE (Zero points)

FEES:

\$350 Fee (non-refundable)

LOAN TO VALUE:

Specific to program you select

MAXIMUM LOAN AMOUNT:

Specific to program you select

DISBURSEMENTS:

From Union Bank Construction Loan Checking Account

*DISCLOSURES: Interest payments are required monthly based on the amount of the loan outstanding during the prior month. For example: if \$10,000 was outstanding for a month, the required monthly payment would equal \$59.37. 7.931% APR is based on a loan amount of \$100,000. At maturity the loan may be extended for an additional four months at the renewal rate, which is a fixed rate currently set at 7.99% APR. Monthly payments of interest would also be required during the four-month renewal period. For example: if \$10,000 were outstanding, the monthly payment would be \$67.86. When construction is completed the outstanding loan balance may be refinanced through a variety of Union Bank loan programs (subject to eligibility requirements).

To learn more about the many ways Union Bank finances homes and property—as well as our many other banking services—visit us online to find your local branch today!

www.UnionBankVT.com | 1-866-862-1891

Union Bank

Member FDIC  Equal Housing Lender