

|   |
|---|
| <b>Rate, APR and Payment Details on a 10/1 ARM</b>  |
|   |
| At a <b>6.750%</b> initial interest rate, the APR for this loan type is <b>7.204%</b> , subject to increase. Based on current market conditions, please see the monthly payment schedule below. The interest on this mortgage can change after consummation. Your actual payments will be based on market conditions at the time of interest rate changes per the terms of your loan agreement. |
|   |
| <ul style="list-style-type: none"><li>• 120 payments of <b>\$648.60</b> at an interest rate of <b>6.750%</b></li><li>• 239 payments of <b>\$690.31</b> at an interest rate of <b>7.560%</b></li><li>• 1 payment of <b>\$689.93</b> at an interest rate of <b>7.560%</b></li></ul>   |
| The payments displayed do not include amounts for hazard insurance, flood insurance (if applicable) or property taxes which will result in a higher actual monthly payment.   |
| These payments are based on a \$100,000 loan on a \$150,000 property in Worcester County, MA.   |
| The values shown assume the loan is for the purchase of a single-family residence, a down payment of 20% and will be used as a primary residence.   |