

The following interest rates and fees are effective December 1st, 2009 and are subject to change without notice

Actual rate received is based on your credit performance.

All loans rates listed reflect a .25 discount for automatic payment transfer or ACH deposit

Verification of income required on all Levels and for All Applicants.

Home Equity Loans

2nd Trust Deed Loan Rates

Home Equity Interest Rates

++Rates Subject to Change Monthly++

	Origination Fee	Rate	APR Affecting Fees	APR	Terms
CONFORMING FIXED RATE SECOND TRUST DEED 70% LOAN-TO-VALUE TO \$500,000 / 80% LOAN-TO-VALUE TO \$250,000 Calculations based on \$20,000	Waived**	7.990% to 9.490%	\$ 350	8.178% - 9.695%	Up to 180 Mos
	Waived**	8.240% to 9.740%	\$ 350	8.430% - 9.949%	181 to 240 Mos

Minimum loan amount \$5000. Maximum loan-to-value **70% up to \$500,000**. Maximum loan-to-value **80% up to \$250,000**. **Application fee in addition to processing fees are waived unless loan is paid-off within 36 months of funding date.

++Rates Subject to Change Monthly++

	Origination Fee	Rate	APR Affecting Fees	APR	Terms
CONFORMING FIXED RATE SECOND TRUST DEED 90% LOAN-TO-VALUE Calculations based on \$ 20,000	Product not offered at this time	Product not offered at this time	N/A	N/A	N/A
	Product not offered at this time	Product not offered at this time	N/A	N/A	N/A

Minimum loan amount \$5000. Maximum loan-to-value **90% up to \$150,000**. **Application fee in addition to processing fees are waived unless loan is paid-off within 36 months of funding date.

++Rates Subject to Change Monthly++

	Origination Fee	Rate	APR Affecting Fees	APR	Terms
CONFORMING FIXED RATE SECOND TRUST DEED 100% LOAN-TO-VALUE Calculations based on \$20,000	Product not offered at this time	Product not offered at this time	N/A	N/A	N/A
	Product not offered at this time	Product not offered at this time	N/A	N/A	N/A

Minimum loan amount \$5000. Maximum loan-to-value **100% up to \$50,000**. **Application fee in addition to processing fees are waived unless loan is paid-off within 36 months of funding date.

HELOC Rates

Home Equity Line-of-Credit Interest Rates

*On the following Home Equity Line-of-Credit products, the index is based on the first business day of the preceding month of the quarter using Prime Rate as reported by the Wall Street Journal. The margin is determined by individual credit performance. Products have a .50% periodic (quarterly) maximum change with 2% annual cap, lifetime cap = 5% over initial start rate - rate not to exceed 18%. ***Application fee in addition to processing fees are waived unless limit is closed within 36 months of funding date. **All loans rates listed reflect a .25 discount for automatic payment transfer or ACH deposit**

++Rates Subject to Change Monthly++

	Origination Fee	Rate	Index	Margin	Terms
*HOME EQUITY LINE-OF-CREDIT / 70% LOAN-TO-VALUE UP TO \$500,000 / UP TO 80% LOAN-TO-VALUE UP TO \$250,000	Waived***	4.500% to 5.500%	3.250%	1.500% to 2.500%	20 Year Term; 10 Year Draw Period.

++Rates Subject to Change Monthly++

	Origination Fee	Rate	Index	Margin	Terms
*HOME EQUITY LINE-OF-CREDIT / 90% LOAN-TO-VALUE TO \$150,000	Product not offered at this time	Product not offered at this time	N/A	N/A	N/A

++Rates Subject to Change Monthly++

	Origination Fee	Rate	Index	Margin	Terms
*HOME EQUITY LINE-OF-CREDIT / 100% LOAN-TO-VALUE TO \$50,000	Product not offered at this time	Product not offered at this time	N/A	N/A	N/A

Minimum credit line \$10,000. Maximum loan-to-value **70% up to \$500,000**. Maximum loan-to-value **UP TO 80% loan amount up to \$250,000**. **Application fee in addition to processing fees are waived unless loan is paid-off within 36 months of funding date.

Other Loan Programs

*Rate subject to change without notice. Offer reflects 80% LTV and Level 1 credit. The interest rate is based on the Prime Rate as published in the Wall Street Journal. 3.25% APR is the rate effective January 1, 2009. This is a variable rate account which includes a .25% discount for Automatic Payment. Maximum APR is 5% over initial start rate. Annual fee is \$40. **Please consult with your tax professional about possible tax benefits. *** Third party fees ranging from \$800 to \$1750 will be waived if the loan is kept open for at least 36 months. All home equity loans are for primary residences in California and Arizona only. Funding is contingent on NuVision membership. Property insurance will be required.

(888) 994-3328

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