



Secured Interest Rate Matrix***

(Loans for \$7,501 - \$25,000)

Term						
	*800+	740+	700-739	660-699	640-659	**600-639
36 Months	3.95%	3.95%	4.95%	5.95%	6.95%	6.95%
60 Months	3.95%	4.50%	5.50%	6.95%	7.95%	7.95%
84 Months	4.25%	4.95%	5.95%	7.50%	8.50%	8.50%
120 Months	4.95%	5.95%	6.95%	7.95%	8.95%	8.95%
180 Months	4.95%	6.25%	7.25%	8.50%	9.25%	9.25%
240 Months	4.95%	6.50%	7.50%	8.95%	9.50%	9.50%

Unsecured Interest Rate Matrix***

(Loans for up to \$7,500)

Term						
	*800+	740+	700-739	660-699	640-659	**600-639
36 Months	4.95%	4.95%	5.95%	7.50%	8.50%	8.75%
60 Months	4.95%	5.50%	6.50%	7.95%	8.95%	9.25%
84 Months	5.50%	5.95%	6.95%	8.50%	9.50%	9.75%
120 Months	5.50%	7.50%	8.50%	9.50%	10.50%	10.75%

* < 30% Total Debt Ratio with no Origination Charges

** < 38% Total Debt Ratio

***All decisions are at the sole discretion of Home Loan Investment Bank and are subject to change without notice and all loans are subject to credit approval.

Interest Rates are priced off the Borrower's Middle Score. If more than one borrower, the Highest Middle Score will be used.

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