

**EFFECTIVE AS OF:** March 15, 2010 *Replaces rate sheet dated 08/10/09*

Rates subject to change.

Please call (757) 552-1000 / (800) 678-8765

to obtain current rate information.



## MORTGAGE & EQUITY LOAN RATE SCHEDULE

1st MORTGAGES				
Please call (757) 552-1000 or toll-free (800) 678-8765 ext 48198 for current rates or visit mortgages on chartway.com.				
2nd MORTGAGES				
	Term	Max. LTV**	APR*	
Equity Loan	0 – 60 mos.	90%	5.00% - 7.50%	
	61 – 120 mos.	90%	5.50% - 8.00%	
	121 – 180 mos.	90%	6.00% - 8.50%	
	181 – 240 mos.	90%	6.50% - 9.00%	
	Term	Max. LTV**	APR*	
Insured Equity	0 – 60 mos.	100%	8.25% - 8.75%	
	61 – 120 mos.	100%	8.75% - 9.25%	
	121 – 180 mos.	100%	9.25% - 9.75%	
	181 – 240 mos.	100%	9.75% - 10.25%	
EQUITY LINES				
Variable with Fixed Rate Option***	LTV** 90% Max		APR* Prime + 0% - Prime + 2.50% Current floor rate 4.00%	
Fixed Rate Option Variable equity line rates are based on the index of Prime + margin. Prime as of 12-16-08 is 3.25%.	Term		APR*	
	0 – 60 mos.		5.00% - 7.50%	
	61 – 120 mos.		5.50% - 8.00%	
121 – 180 mos.		6.00% - 8.50%		
EQUITY LOAN PAYMENT EXAMPLE				
Amount to be financed	Term	APR	Monthly Payment	Total Interest Paid
\$30,000	60 months (5 yrs)	5.00%	\$566.27	\$3,975.66

**NO CLOSING COSTS ON ADVANCES OF \$10,000 OR MORE. LOANS MUST REMAIN OPEN AT LEAST 24 MONTHS.**

**TO APPLY:** Call (757) 552-1000 or toll-free (800) 678-8765 24 hours a day or stop by any branch location. We're happy to answer all of your questions.

**PLEASE NOTE:** Requests for maximum LTV will be considered on a case-by-case basis. Up to 90% LTV financing is available on single family detached residences, town homes, and condos and is based on credit qualifications. All rates and terms quoted above apply to properties that are occupied by the borrower. For rental property rates and terms, please contact the Mortgage Department at extension 48198.

\*Annual Percentage Rate. \*\*Loan-to-value. \*\*\*Annual Percentage Rate may vary. Rates subject to change after opening.

Fees, ranging from \$300 to \$500, may be incurred. Maximum APR is 18%.

