



FHA Title 1 – Home Improvement Loans – Unsecured Rate Matrix

****Maximum Loan \$7,500.00****

TERM	QUALIFYING FICO SCORE			
	725+	700-724	660-699	650-659
60 Months	6.95%	7.95%	8.95%	9.95%
84 Months	6.95%	7.95%	8.95%	9.95%
120 Months	6.95%	7.95%	8.95%	9.95%
180 Months	7.95%	8.95%	9.95%	11.95%
249 Months	7.95%	8.95%	9.95%	11.95%

FHA Title – 1 Home Improvement Loans – Secured Rate Matrix

****Loans from \$7,501 - \$25,000****

TERM	QUALIFYING FICO SCORE			
	725+	700-724	660-699	650-659
60 Months	6.95%	7.95%	8.95%	9.95%
84 Months	6.95%	7.95%	8.95%	9.95%
120 Months	6.95%	7.95%	8.95%	9.95%
180 Months	7.95%	8.95%	9.95%	11.95%
249 Months	7.95%	8.95%	9.95%	11.95%

Qualifications

- Individual Applicants: Middle credit score of 650 or higher
- Joint Applicants: Primary Borrower middle credit score of 650 or higher
- Debt to Income Ratio of 45% or lower (adjusted gross back-end)
- Bankruptcies Discharged 2 years or more

Documents Needed for Approval

- Signed and dated Information Disclosure Authorization
- Past 2 years of W-2's (each borrower)
- Most recent pay stub (each borrower)
- Signed Letter of explanation for any derogatory credit
- Proof of any open collection paid (if applicable)
- Estimate describing work to be done and dollar amount required

All decision including rates and approval are the sole discretion of the Bank. Rates are subject to change without notice.