

APT HELOAN RATE SHEET

***Note - The below is just current indication rate information! Actual rates are determined by the borrowers at time of application.**

Current Base Rate:

8.50%

The adjustment below are additions to the base rate based on CLTV and Mid Fico!

FICO	80-75	75-70	70-65	65-60	60-00
850-780	2.99%	2.88%	2.75%	2.63%	2.38%
779-740	3.75%	3.63%	3.49%	3.38%	2.99%
739-700	4.38%	4.25%	3.99%	3.75%	3.63%
699-680	N/A	4.99%	4.75%	4.49%	4.25%
679-660	N/A	N/A	6.25%	5.99%	5.75%
659-640	N/A	N/A	N/A	7.49%	6.99%

Example Rate: 725 Mid Fico, 70% CLTV = 8.5% + 3.99% = 12.49%

Other factos may increase the example rate based on Term Duration, I/O Feature, etc.!