

EFFECTIVE AS OF: August 5, 2011 *Replaces rate sheet dated 03/15/10*

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.	100%	5.00% - 7.50%	
	61 – 120 mos.	100%	5.50% - 8.00%	
	121 – 180 mos.	100%	6.00% - 8.50%	
	181 – 240 mos.	100%	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** 100% Max		APR* Prime + 0% - Prime + 2.50%	
	Term		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%.	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 100% LTV financing is available on single family detached residences, and is based on credit qualifications. All rates and terms quoted above apply to properties that are occupied by the borrower.

*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%.

VA, FL, GA, OH, RI, NC, NJ, AR

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