

Peoples Trust Company Residential Mortgage Rates

Salable Conventional Mortgages ⁴ - Serviced by PTC						
(Primary Residence & 2nd Homes)	Loan Type and Term	Max LTV	Rate	Points	APR	Payment per \$1,000
	30 Year Fixed Rate	97.00%	6.250%	0	6.297%	\$6.16
			6.125%	1	6.267%	\$6.08
	20 Year Fixed Rate	97.00%	6.125%	0	6.187%	\$7.24
			6.000%	1	6.156%	\$7.16
	15 Year Fixed Rate	97.00%	5.875%	0	5.913%	\$8.37
	15 Year Fixed Rate		5.750%	1	5.945%	\$8.30
	10 Year Fixed Rate	97.00%	5.750%	0	5.804%	\$10.98

For Investment Properties Pricing Please Contact a Loan Officer.

Government and State Purchase Loan Programs - Servicing Released						
	Loan Type and Term	Max LTV	Rate	Points	APR	Payment per \$1,000
FHA - Servicing Released	30 Year Fixed Rate	96.50%	5.952%	0	6.250%	\$5.96
VA - Servicing Released	30 Year Fixed Rate	Up to 100%	6.014%	0	6.504%	\$6.00
RD - Servicing Released	30 Year Fixed Rate	Up to 101%	6.022%	0	6.248%	\$6.01

VHFA, VT Housing Finance Agency - All borrowers must be 1st time homebuyers, Income Sensitive Program. Additional Programs and Rates available on VHFA
Website(<https://www.vhfa.org/homebuyers/rates>)

Saleable - MOVE w/Assist	30 Year Fixed Rate ⁴	97.00%	5.750%	0	5.808%	\$5.84
RD - MOVE w/Assist	30 Year Fixed Rate ⁴	101.00%	5.500%	0	5.652%	\$5.68
Saleable - MOVE MCC w/Assist	30 Year Fixed Rate ⁴	97.00%	6.000%	0	6.097%	\$6.00
RD - MOVE MCC w/Assist	30 Year Fixed Rate ⁴	101.00%	5.750%	0	5.942%	\$5.84
Saleable - Advantage w/Assist	30 Year Fixed Rate ⁴	97.00%	6.000%	0	6.059%	\$6.00
RD - Advantage w/Assist	30 Year Fixed Rate ⁴	101.00%	5.750%	0	5.904%	\$5.84

Standard Portfolio Mortgages ¹						
	Loan Type and Term	Max LTV	Rate	Points	APR	Payment per \$1,000
	30 Year Fixed Rate	80.00%	7.250%	0	7.291%	\$6.82
	20 Year Fixed Rate ³	80.00%	7.000%	0	7.053%	\$7.75
	15 Year Fixed Rate	80.00%	6.625%	0	6.690%	\$8.78
	10 Year Fixed Rate	80.00%	6.125%	0	6.215%	\$11.16

Home Equity Lines of Credit						
	Loan Type and Term	Max CLTV	Rate	Points	APR	Monthly Payment
10 Year Draw period with Interest Only Payments followed by 10 Year Repayment period with Fixed Principal and Interest						
	Fixed Rate Option	80.00%	6.250%	0	6.250%	Greater of \$10 or Interest Accrued
	Variable Rate Option ²	80.00%	6.500%	0	6.500%	²

Variable Rate Option rate is locked the preceding business day before loan than closing date. Fixed Rate Option rate lock period is for 120 days. Generally, HELOC have no closing costs, unless an appraisal or subordination is required and total between \$0.00 to \$750.

²Variable Rate APR is Wall Street Journal (WSJ) Prime Rate plus a current margin of -1.25%. WSJ index is 7.75% today with an initial 6.50% APR which is also the floor APR. Maximum APR is 6.00% above your initial APR, but not to exceed an APR of 18.00%. Future APR changes are subject to change on the first calendar day of each month.

Home Equity Loan						
	Loan Type and Term	Max CLTV	Rate	Points	APR	Payment per \$1,000
	15 Year Fixed Rate	80.00%	6.500%	0	6.500%	\$8.71
	10 Year Fixed Rate	80.00%	5.750%	0	5.750%	\$10.98
	5 Year Fixed Rate	80.00%	4.990%	0	4.990%	\$18.87

Construction Financing						
	Loan Type and Term	Max LTV	Rate	Points	APR	Payment per \$1,000
Construction Only ¹	9-12 months	80.00%	5.99%	0	7.132%	Interest Only On
Renovation ⁵	9 months Construction to Permanent	80.00%	5.99%	0	6.565%	Credit Extended

Important Loan Information:

Interest rates and points are subject to change without notice, and may vary based on loan program, term, credit quality, loan amount, and property type. All loans are subject to credit approval. The Annual Percentage Rates (APRs) disclosed above assume a loan amount of \$125,000, 25% down payment on the purchase of an owner occupied one unit dwelling and a credit score of at least 740 except for investment properties are non-owner occupied. The APR does not include all the closing costs. Rate lock period quoted is for 60 days for all products except Home Equity Loans and VHFA is 90 days. Saleable conventional and government loans may have Servicing Released following the guidelines, pricing and fee structure of that investor. If an escrow account is required or requested, the actual monthly payment will be higher to include amounts for real estate taxes and insurance(s), if applicable. Loans with a Loan To Value, LTV, exceeding 80% will require Private Mortgage Insurance, PMI. ¹ \$500 Loan Administration Fee Applies. ³ Meets HPML definition. ⁴ \$300 Loan Administration Fee Applies. ⁵ Nine month term with Interest Only Payments followed by a Modification to Home Equity Loan, 15 year term, fixed rate and final amount financed.

