



TROPICAL FINANCIAL CU--MORTGAGE RATE SHEET

Rates and Programs are subject to change at anytime without notice

Effective: **3/5/2010**

TFCU RESERVES THE RIGHT TO LIMIT THE MAXIMUM LTV/CLTV/HCLTV RATIO THAT IT WILL FINANCE

Term	Rate%	Points *	APR** (Annual Percentage Rate)	Approx Pmt per \$1,000 of Mtg Amt	Property Type
TFCU MORTGAGE SPECIAL RATE (CONVENTIONAL)					
30 Year	5.000%	0	5.134%	\$5.37	Single Family Home Detached---Owner Occupied---A+ Credit (720 and above) on both borrowers, if joint---Delivery Fees Applicable
	4.875%	1	5.097%	\$5.29	TDR Max 40%----- Condos, Townhomes and Duplexes Not Eligible
	4.750%	2	5.060%	\$5.22	Purchase Max. LTV 80%-----Re-Fi/Cashout Max. LTV 70%
15 Year	4.375%	0	4.598%	\$7.59	Single Family Home Detached---Owner Occupied---A+ Credit (720 and above) on both borrowers, if joint---Delivery Fees Applicable
	4.250%	1	4.624%	\$7.52	TDR Max 40%----- Condos, Townhomes and Duplexes Not Eligible
	4.125%	2	4.651%	\$7.46	Purchase Max. LTV 80%-----Re-Fi/Cashout Max. LTV 70%
Fixed - Freddie Mac (Conventional) Maximum \$ 417,000, Minimum \$ 30,000					
30 Year	5.125%	0	5.260%	\$5.44	80%
	5.000%	1	5.224%	\$5.37	Cash Out-- 1 Unit 85%Max LTV-----1-2 Units & Second Home Max. LTV 75%
	4.875%	2	5.188%	\$5.29	Condos--- Primary Residence Max. LTV 75%----Second Home Max LTV 70%
20 Year	4.750%	0	4.929%	\$6.46	80%
	4.625%	1	4.923%	\$6.39	Cash Out-- 1 Unit 85%Max LTV-----1-2 Units & Second Home Max. LTV 75%
	4.500%	2	4.919%	\$6.33	Condos--- Primary Residence Max. LTV 75%----Second Home Max LTV 70%
15 Year	4.500%	0	4.724%	\$7.65	80%
	4.375%	1	4.751%	\$7.59	Cash Out-- 1 Unit 85%Max LTV-----1-2 Units & Second Home Max. LTV 75%
	4.250%	2	4.779%	\$7.52	Condos--- Primary Residence Max. LTV 75%----Second Home Max LTV 70%
Fixed - Freddie Mac - Bi-Weekly Repayment (Automatic Drafting only) Maximum \$ 417,000; Minimum \$ 30,000					
30 Year Bi-Weekly	5.125%	0	5.260%	\$5.44	80%
	5.000%	1	5.224%	\$5.37	Cash Out-- 1 Unit 85%Max LTV-----1-2 Units & Second Home Max. LTV 75%
	4.875%	2	5.188%	\$5.29	Condos--- Primary Residence Max. LTV 75%----Second Home Max LTV 70%
15 Year Bi-Weekly	4.500%	0	4.724%	\$7.65	80%
	4.375%	1	4.751%	\$7.59	Cash Out-- 1 Unit 85%Max LTV-----1-2 Units & Second Home Max. LTV 75%
	4.250%	2	4.779%	\$7.52	Condos--- Primary Residence Max. LTV 75%----Second Home Max LTV 70%
ARM - Freddie Mac - Non-Convertible					
Current Index:	0.32%	based on the Treasury Securities adjusted to a constant maturity of 1 year plus 2.75% Margin.			
30 Year 5/1 ARM	3.875%	0	3.996%	\$4.70	80%
	3.750%	1	3.954%	\$4.63	Cash Out-- 1 Unit 85%Max LTV-----1-2 Units & Second Home Max. LTV 75%
	3.625%	2	3.912%	\$4.56	Condos--- Primary Residence Max. LTV 75%----Second Home Max LTV 70%
30 Year 7/1 ARM	4.000%	0	4.122%	\$4.77	80%
	3.875%	1	4.081%	\$4.70	Cash Out-- 1 Unit 85%Max LTV-----1-2 Units & Second Home Max. LTV 75%
	3.750%	2	4.039%	\$4.63	Condos--- Primary Residence Max. LTV 75%----Second Home Max LTV 70%
30 Year 10/1 ARM	4.250%	0	4.375%	\$4.92	80%
	4.125%	1	4.335%	\$4.85	Cash Out-- 1 Unit 85%Max LTV-----1-2 Units & Second Home Max. LTV 75%
	4.000%	2	4.294%	\$4.77	Condos--- Primary Residence Max. LTV 75%----Second Home Max LTV 70%



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On all Programs:

Minimum Loan Amount: \$ 30,000

Application Fee : \$ 325.00 Non-Refundable

*Plus all customary processing and closing costs.

**APR = Annual Percentage Rate

APR Assumptions - The Annual Percentage Rate (APR) is calculated on a loan amount of \$100,000 plus estimated prepaid fees, 80% LTV, and no PMI.

Your actual APR may vary based on your actual loan amount

***LTV=Loan-To-Value ratio based on lowest of purchase price or appraised value. Refinance transactions may have different LTV requirements. Some restrictions apply on LTV limits on 1-2 family units

Rate Lock Policy :

Rates and Closing Cost will not be locked until a complete application has been received. Prior to lock-in the rate, all supporting documentation must be provided including full appraisal and application fee. Rate can be locked for a maximum of 30 days.

Member's Cost

May include points, processing fee, title insurance, appraisal, credit report, recording fees, flood certificate, tax service, etc.

Good Faith Estimate (GFE)

TFCU will send you a good faith estimate within 72 hours of receiving your application and fee.

Indicator Score/Loan to Value

****Applies to all Mortgages with the exception of 15-year fixed rate Mortgages and Mortgages subject to CS/LTV (A-minus) delivery fees.

Credit Score >=720 & < 740 and LTV > 75% & <= 80% Add .125% to Rate

Credit Score >=700 & < 720 and LTV >60% & <= 75% Add .125% to Rate

Credit Score >=700 & < 720 and LTV >75% & <= 80% Add .25% to Rate

Credit Score >=700 & < 720 and LTV >80% & <= 95% Add .125% to Rate

Credit Score >= 680 & < 700 and LTV >60% & <= 70% Add .125% to Rate

Credit Score >= 680 & < 700 and LTV >70% & <= 75% Add .25% to Rate

Credit Score >= 680 & < 700 and LTV >75% & <= 80% Add .375% to Rate

Credit Score >= 680 & < 700 and LTV >80% & <= 95% Add .25% to Rate

Credit Score >= 660 & < 680 and LTV >60% & <= 70% Add .25% to Rate

Credit Score >= 660 & < 680 and LTV >70% & <= 75% Add .50% to Rate

Credit Score >= 660 & < 680 and LTV >75% & <= 85% Add .625% to Rate

Credit Score >= 660 & < 680 and LTV >85% & <= 95% Add .50% to Rate

Credit Score >= 640 & < 660 and LTV <= 60% Add .125% to Rate

Credit Score >= 640 & < 660 and LTV >60% & <= 70% Add .375% to Rate

Credit Score >= 640 & < 660 and LTV >70% & <= 75% Add .625% to Rate

Credit Score >= 640 & < 660 and LTV >75% & <= 85% Add .75% to Rate

Credit Score >= 640 & < 660 and LTV >85% & <= 95% Add .625% to Rate

Credit Score >=620 & < 640 and LTV <=60% Add .125% to Rate

Credit Score >=620 & <640 and LTV >60% & <= 70% Add .375% to Rate

Credit Score >=620 & <640 and LTV >70% & <=95% Add .75% to Rate

Credit Score <620 and LTV <= 60% Add .125% to Rate

Credit Score <620 and LTV > 60% & <= 70% Add .375% to Rate

Credit Score <620 and LTV > 70% & <=95% Add .75% to Rate

Adjustable Rate Mortgages

If LTV is <=90% Add .125% to Rate

Cash-Out Refinance Mortgages Indicator Score/Loan To Value

****Applies to All Mortgage Products

Credit Score >=740 and LTV > 60% & <= 80% Add .125 % to Rate

Credit Score >=720 & < 740 and LTV >60% & <= 80% Add .25% to Rate

Credit Score >=700 & < 720 and LTV >60% & <= 80% Add .25% to Rate

Credit Score >=680 & < 700 and LTV >60% & <= 75% Add .25% to Rate

Credit Score >=680 & < 700 and LTV >75% & <= 80% Add .375% to Rate

Credit Score >=660 & < 680 and LTV <= 60% Add .125% to Rate

Credit Score >=660 & < 680 and LTV >60% & <= 75% Add .25% to Rate

Credit Score >=660 & < 680 and LTV >75% & <= 80% Add .375% to Rate

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Credit Score >=640 & < 660 and LTV >75% & <= 80% Add .625% to Rate

Credit Score >=620 & < 640 and LTV <=60% Add .125% to Rate

Credit Score >=620 & <640 and LTV >60% & <= 75% Add .375% to Rate

Credit Score >=620 & <640 and LTV >75% & <=80% Add .75% to Rate

Credit Score <620 and LTV <= 60% Add .375% to Rate

Credit Score <620 and LTV > 60% & <= 75% Add .625% to Rate

Credit Score <620 and LTV > 75% & <=80%Add .75% to Rate

Number of Units

****TFCU only finances 2 units. Additional Fees may apply

If LTV is <=90 % Add .25% to Rate

CS/LTV Delivery Fee for A- Minus Loans

Caution Level 1---Add .375 % to Rate



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Fees Applicable to Subordinate Financing:

- o If Subordinate Financing Applies Add .25% to Rate.
- o If TLTV is 90.0 to 95.0 add .25% to rate.

Escrow Waiver (Fee)

*****No escrow waiver for LTV 80% or higher
Add .25 % for escrow waiver

Condo Delivery Fee

*****All products except 15 yr. Mortgage
Add .25% to Rate

PMI Loans

*****Condos and attached properties do not qualify
720 Minimum credit score
41% Maximum TDR

Reserves

Primary Residence--2 month PITI (Principal- Interest-Tax- Insurance)
Multiple Properties--6 month PITI (Principal-Interest-Tax-Insurance) on each property

Jumbo Loans

.25% Delivery Fees for Cash-Out Refinance. Max LTV <= 75%