

### Adjustable Rate Home Equity Line of Credit (L45 of L46)

Repayment Term	Annual Percentage Rate <sup>1 2 3</sup> Based on Credit Score		
	80% or Less LTV		
	≥ 680	640 - 679	≤ 639
180 Months	4.00%	5.00%	5.50%
	Prime + 0.00	Prime + 1.00	Prime + 1.50

### Fixed Rate Home Equity Loan (L43 or L44)

Repayment Term	Annual Percentage Rate <sup>1</sup> Based on Credit Score					
	80% or Less LTV			81% - 90% LTV <sup>4</sup>		
	≥ 680	640 - 679	≤ 639	≥ 680	640 - 679	≤ 639
1 - 120 Months	3.74%	3.99%	4.24%	4.24%	4.49%	N/A
121 - 180 Months	4.24%	4.49%	4.74%	N/A	N/A	N/A

### Fixed Rate Mortgage Refinance Loan (L42)

Repayment Term	Annual Percentage Rate <sup>1</sup> Based on Credit Score		
	80% or Less LTV		
	≥ 680	640 - 679	≤ 639
1 - 120 Months	3.24%	N/A	N/A
121 - 180 Months	3.24%	N/A	N/A
181 - 240 Months	3.74%	N/A	N/A

All rates are subject to change without notice. Rates effective as of March 27, 2017.

Henrico will obtain a valid first or second lien position on the consumer's dwelling. Adequate property insurance is required.

Payment example based on a \$10,000 loan: \$97.69 at 3.24% APR with a 10-year term; \$70.23 at 3.24% with a 15-year term; \$59.25 at 3.74% APR with a 20-year term.

<sup>1</sup> Actual rate will vary depending on applicant's credit ratings and length of loan term.

<sup>2</sup> You may draw against your credit line any time during the first five years after closing.

<sup>3</sup> APR may vary, minimum APR is 3%, maximum APR is 16%.

<sup>4</sup> Maximum loan amount is \$25,000 or less when LTV exceeds 80%.