



Mortgage Payment Examples

| Mortgage Rates | | | | Payment Examples | | |
|-------------------------|-------------------|--------|--------|------------------|--------|---------------|
| Land/Lot Loans | Rates (as low as) | APR† | Points | # Months | Rate | Payment Amt†† |
| Land 15 YR Fixed | 7.250% | 7.455% | 0% | 179 | 7.250% | \$821.58 |
| | | | | 1 | 7.250% | \$820.45 |
| Lot 15 YR Fixed | 6.750% | 6.948% | 0% | 179 | 6.750% | \$796.42 |
| | | | | 1 | 6.750% | \$784.22 |

Information accurate as of 7/28/2022

Disclosures

Membership eligibility required. Land/Lot loans based on a \$90,000 Loan Amount with an 80% LTV and FICO >= 740. Estimated payment does not include taxes and insurance premiums; actual payment may be greater. Information accurate as of 7/28/2022

†APR = Annual Percentage Rate. All rates represented above for this loan product(s) are the Annual Percentage Rate (APR).

††Principal and Interest only.

All rates are subject to change without notice. Financing available for properties in Texas, Colorado or Utah. May vary with credit, underwriting, property, and other factors.