

**Portfolio Land & Home**

Effective For Pre-Approvals Issued On or After 11/07/18

**New Homes Only - Multi Wide Rate Displayed**

| Cascade P-LH (Current) |                      |                      |                      |            |                   |        |      |        |
|------------------------|----------------------|----------------------|----------------------|------------|-------------------|--------|------|--------|
| Product                | Min Credit Score     | Minimum Down Payment | Loan Amount (k)      | Buyer Fees | Seller Concession | Rate   | Term | APR    |
| Land Home Platinum     | 700+                 | 5%+                  | \$50,000 - \$63,059  | 4.75%      | 0.00%             | 7.99%  | 23   | 8.59%  |
|                        |                      |                      | \$63,059 - \$105,158 | \$2,900    | 0.00%             | 7.99%  | 23   | 8.34%  |
|                        |                      |                      | ≥ \$105,158          | 3.00%      | 0.00%             | 7.99%  | 23   | 8.37%  |
| Land Home Gold         | 651 - 699            | 20%+                 | \$50,000 - \$63,059  | 4.75%      | 0.00%             | 7.99%  | 23   | 8.59%  |
|                        |                      |                      | \$63,059 - \$105,158 | \$2,900    | 0.00%             | 7.99%  | 23   | 8.34%  |
|                        |                      |                      | ≥ \$105,158          | 3.00%      | 0.00%             | 7.99%  | 23   | 8.37%  |
|                        |                      | 10%                  | \$50,000 - \$63,059  | 4.75%      | 0.00%             | 8.25%  | 23   | 8.86%  |
|                        |                      |                      | \$63,059 - \$105,158 | \$2,900    | 0.00%             | 8.25%  | 23   | 8.60%  |
|                        |                      |                      | ≥ \$105,158          | 3.00%      | 0.00%             | 7.99%  | 23   | 8.37%  |
|                        |                      | 5%                   | \$50,000 - \$63,059  | 4.75%      | 0.00%             | 8.99%  | 23   | 9.62%  |
|                        |                      |                      | \$63,059 - \$105,158 | \$2,900    | 0.00%             | 8.99%  | 23   | 9.35%  |
|                        |                      |                      | ≥ \$105,158          | 3.00%      | 0.00%             | 8.73%  | 23   | 9.12%  |
| Land Home Silver       | 600 - 650            | 35%                  | \$50,000 - \$63,059  | 4.75%      | 0.00%             | 7.99%  | 23   | 8.59%  |
|                        |                      |                      | \$63,059 - \$105,158 | \$2,900    | 0.00%             | 7.99%  | 23   | 8.34%  |
|                        |                      |                      | ≥ \$105,158          | 3.00%      | 0.00%             | 7.99%  | 23   | 8.37%  |
|                        |                      | 20%                  | \$50,000 - \$63,059  | 4.75%      | 0.00%             | 8.49%  | 23   | 9.11%  |
|                        |                      |                      | \$63,059 - \$105,158 | \$2,900    | 0.00%             | 8.49%  | 23   | 8.84%  |
|                        |                      |                      | ≥ \$105,158          | 3.00%      | 0.00%             | 8.23%  | 23   | 8.61%  |
|                        |                      | 10%                  | \$50,000 - \$63,059  | 4.75%      | 0.00%             | 8.99%  | 23   | 9.62%  |
|                        |                      |                      | \$63,059 - \$105,158 | \$2,900    | 0.00%             | 8.99%  | 23   | 9.35%  |
|                        |                      |                      | ≥ \$105,158          | 3.00%      | 0.00%             | 8.73%  | 23   | 9.12%  |
| 5%                     | \$50,000 - \$63,059  | 4.75%                | 0.00%                | 9.65%      | 23                | 10.30% |      |        |
|                        | \$63,059 - \$105,158 | \$2,900              | 0.00%                | 9.65%      | 23                | 10.02% |      |        |
|                        | ≥ \$105,158          | 3.00%                | 0.00%                | 9.39%      | 23                | 9.79%  |      |        |
| Land Home Bronze       | 575 - 599            | 35%                  | \$50,000 - \$63,059  | 4.75%      | 0.00%             | 8.75%  | 23   | 9.38%  |
|                        |                      |                      | \$63,059 - \$105,158 | \$2,900    | 0.00%             | 8.75%  | 23   | 9.11%  |
|                        |                      |                      | ≥ \$105,158          | 3.00%      | 0.00%             | 8.49%  | 23   | 8.88%  |
|                        |                      | 20%                  | \$50,000 - \$63,059  | 4.75%      | 0.00%             | 8.99%  | 23   | 9.62%  |
|                        |                      |                      | \$63,059 - \$105,158 | \$2,900    | 0.00%             | 8.99%  | 23   | 9.35%  |
|                        |                      |                      | ≥ \$105,158          | 3.00%      | 0.00%             | 8.73%  | 23   | 9.12%  |
|                        |                      | 10%                  | \$50,000 - \$63,059  | 4.75%      | 0.00%             | 9.95%  | 23   | 10.61% |
|                        |                      |                      | \$63,059 - \$105,158 | \$2,900    | 0.00%             | 9.95%  | 23   | 10.33% |
|                        |                      |                      | ≥ \$105,158          | 3.00%      | 0.00%             | 9.69%  | 23   | 10.10% |
| 5%                     | \$50,000 - \$63,059  | 4.75%                | 0.00%                | 10.10%     | 23                | 10.77% |      |        |
|                        | \$63,059 - \$105,158 | \$2,900              | 0.00%                | 10.10%     | 23                | 10.48% |      |        |
|                        | ≥ \$105,158          | 3.00%                | 0.00%                | 9.84%      | 23                | 10.25% |      |        |
| Land Home First Step   | 550 - 574            | 35%                  | \$50,000 - \$63,059  | 4.75%      | 2.00%             | 9.25%  | 23   | 9.89%  |
|                        |                      |                      | \$63,059 - \$105,158 | \$2,900    | 2.00%             | 9.25%  | 23   | 9.62%  |
|                        |                      |                      | ≥ \$105,158          | 3.00%      | 2.00%             | 8.99%  | 23   | 9.38%  |
|                        |                      | 20%                  | \$50,000 - \$63,059  | 4.75%      | 2.00%             | 9.49%  | 23   | 10.14% |
|                        |                      |                      | \$63,059 - \$105,158 | \$2,900    | 2.00%             | 9.49%  | 23   | 9.86%  |
|                        |                      |                      | ≥ \$105,158          | 3.00%      | 2.00%             | 9.23%  | 23   | 9.63%  |
|                        |                      | 10%                  | \$50,000 - \$63,059  | 4.75%      | 2.00%             | 10.20% | 23   | 10.87% |
|                        |                      |                      | \$63,059 - \$105,158 | \$2,900    | 2.00%             | 10.20% | 23   | 10.58% |
|                        |                      |                      | ≥ \$105,158          | 3.00%      | 2.00%             | 10.19% | 23   | 10.61% |

**Adjustments**

Singlewides: Add .5% to the published rate.

Buydowns are available at a cost of 1% of the loan amount for every .15% reduction in rate. Maximum rate buy down is equal to 2% of the loan amount (.30% reduction in rate). Minimum available rate regardless of buy down is 7.99%

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