

In House Loan Product Grid

<i>Mabrey Bank - Loans</i>				
Name of Account	Consumer Loans	Commercial and Agriculture Loans	Home Equity Loan and Line of Credit	Letters of Credit
Account Description	Secured and Unsecured loans to individuals for personal, family or household purposes such as automobile, boat, mobile home, improvements and other personal, family or household needs.	Secured and unsecured loans to businesses and individuals for business purposes such as wholesalers, retailers, farmers, service industries, manufacturers and others.	Secured by 1-4 family dwelling for home improvements or other personal expenditures.	Can be unsecured; however, because of the absolute nature of the banks commitment, collateral should be obtained as a general rule. Standby letters of credit are an independent undertaking of the bank and the bank must pay a complying draw. Thus the commitment of the beneficiary is absolute if the letter of credit is called.
Loan Documentation Fee	\$195.00 - \$695.00 based on loan amount	\$250.00 - \$650.00 based on loan amount	\$195.00 - \$895.00 based on loan amount HELOC fee \$295	\$100.00-\$300.00
Origination Charge		Set by the lender based upon the loan request, interest rate charged, credit quality of the borrower and competitive factors.	.25 to 1%	Minimum of fees will be assessed and collected prior to the issuance of the Letter of Credit. Fees are calculated on a per annum bases; the fee should equal 2.50% of the nominal amount noted on the Letter of Credit. Fee is negotiable for cash backed transactions. For shorter term letters of credit, the fee can be prorated with a minimum .75% collected quarterly; minimum fee is \$225.00 which includes an issuance fee of \$125.00
Other Information	In-house Closing Settlement Fee \$150	In-house Closing Settlement Fee \$150	In-house Closing Settlement Fee \$150	