



RESIDENTIAL LENDING RATES

December 14, 2018

Product Number	Rate	Maximum Term	Margin	Discount Points	Annual Percentage Rate	Payment per \$1000
Fixed Rate Bi-Weekly Products for 1-4 Family Owner Occupied Properties						
Payments do not include Real Estate Taxes & Insurance. The actual payment obligation may be greater.						
29725BW	4.500%	25 YRS		2	4.826%	\$2.78
19725BW	4.625%	25 YRS		1	4.840%	\$2.81
09725BW	4.750%	25 YRS		0	4.855%	\$2.85
29720BW	4.000%	20 YRS		2	4.379%	\$3.03
19720BW	4.375%	20 YRS		1	4.628%	\$3.13
09720BW	4.500%	20 YRS		0	4.623%	\$3.16
29715BW	4.000%	15 YRS		2	4.484%	\$3.70
19715BW	4.125%	15 YRS		1	4.444%	\$3.73
09715BW	4.250%	15 YRS		0	4.405%	\$3.76
09710BW	3.875%	10 YRS		0	4.096%	\$5.03
Requires Automatic Loan Payment from a Greenfield Savings Bank Checking Account						
Your rate may be subject to increase based on credit, loan to value, property type and appraisal review						

Fixed Rate Products for 1-4 Family Owner Occupied Properties						
Payments do not include Real Estate Taxes & Insurance. The actual payment obligation may be greater.						
29530SM	4.500%	30 YRS		2	4.774%	\$5.07
19530SM	4.625%	30 YRS		1	4.812%	\$5.14
09530SM	4.750%	30 YRS		0	4.850%	\$5.22
29520SM	4.375%	20 YRS		2	4.749%	\$6.26
19520SM	4.500%	20 YRS		1	4.754%	\$6.33
09520SM	4.625%	20 YRS		0	4.761%	\$6.39
29515SM	4.000%	15 YRS		2	4.470%	\$7.40
19515SM	4.125%	15 YRS		1	4.444%	\$7.46
09515SM	4.250%	15 YRS		0	4.409%	\$7.52
Your rate may be subject to increase based on credit, loan to value, property type and appraisal review						

THE BANK RESERVES THE RIGHT TO CHANGE THE RATE AND TERMS OF MORTGAGE PROGRAMS WITHOUT NOTICE.
 THE ABOVE PRODUCTS WILL BE AVAILABLE FOR 90 DAYS FROM THE DATE A COMPLETED APPLICATION IS RECEIVED BY THE BANK.
 RATES ARE EFFECTIVE AS OF THE DATE OF THIS POST. RATES MAY BE SUBJECT TO CHANGE WITHOUT NOTICE. PLEASE CALL A
 BRANCH FOR MORE INFORMATION.



PLEASE CONTACT ONE OF OUR MORTGAGE LENDING PROFESSIONALS TODAY

Brion Robert, NMLS#691335
775-8257

Alexander Urkiel, NMLS# 1473270
775-8226

Caryl Connor, NMLS#466606
775-8162

Loan Origination Company Identifier #409187

Page 1 of 3

RESIDENTIAL LENDING RATES

Continued

December 14, 2018

Product Number	Rate	Maximum Term	Margin	Discount Points	Annual Percentage Rate	Payments Per \$1000
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Adjustable Rates For 1-4 Family Owner Occupied Properties Payments do not include Real Estate Taxes & Insurance. The actual payment obligation may be greater. ARM Lifetime Caps						
5/1 Adjustable Rate* Mortgage**						
60 Months @ 4.000%	30 YRS.	2.750%	0	4.961%	60 @ \$4.77	
300 Months @ 5.375					299 @ \$5.49	
					1 @ \$5.51	
7/1 Adjustable Rate* Mortgage**						
84 Months @ 4.125%	30 YRS	2.875%	0	4.927%	84 @ \$4.85	
276 Months @ 5.500%					276 @ \$5.52	
10/1 Adjustable Rate* Mortgage**						
120 Months @ 4.250%	30 YRS	3.500%	0	5.034%	120 @ \$4.92	
240 Months @ 6.125%					240 @ \$5.75	
* Rates Subject to Increase After Consummation Rates and Payments subject to adjust after the First 5/7/10 Years and Annually thereafter Your rate may be subject to increase based on credit, loan to value, property type and appraisal review **Certain adjustable rate loans may require that new borrowers attend a Home Buyer's Counseling Program and sign an OPT in form for certain adjustable rate products. Please see a mortgage professional at Greenfield Savings Bank for more details.						

Fixed Rate Land Loans*** Payments do not include Real Estate Taxes and Insurance. The actual payment obligation may be greater.						
08015LA	5.500%	15 YRS.	0	5.683%	\$8.17	
***Buildable Lot with Satisfactory Perc Test or Town Water / Sewer Your rate may be subject to increase based on credit, loan to value, property type and appraisal review						

The Adjustable Rate Indices Used Are :	
1 Year Treasury constant maturity weekly average for a 1 Year Review - Index :	2.68
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General Rate & Product Information

MAXIMUM LOAN AMOUNT

\$453,100 for Secondary Market products

RATE LOCK OPTIONS

All Rate Locks are 60 Days

MAXIMUM LOAN TO VALUE ON PURCHASES

Secondary Market Products

95% 1 Unit Properties
80% 2-4 Unit Properties

Portfolio Products

97% 1 Unit Properties
95% 2 Unit Properties
90% 3-4 Unit Properties

Loan to Values over 80% require Mortgage Insurance

BIWEEKLY LOANS
Loans with loan to values over 80% require Mortgage Insurance
Automatic Loan Payment required from a GSB checking account

MAXIMUM LOAN TO VALUE ON VACATION / SECOND HOME

Purchase

90% 1 Unit Properties for Secondary Market products
90% 1 Unit Properties for Portfolio products
80% 2 Unit Properties for Portfolio products

Cash-out refinance

75% 1 Unit Properties for Secondary Market products
85% 1 Unit Properties for Portfolio products

No cash-out refinance

85% 1 Unit Properties for Secondary Market
90% 1 Unit Properties for Portfolio products
Loan to Values over 80% require Mortgage Insurance

MAXIMUM LOAN TO VALUE ON CASH-OUT REFINANCES

Secondary Market

80% 1 Unit Properties
75% 2-4 Unit Properties

Portfolio Products

85% 1 Unit Properties
80% 2-4 Unit Properties

Loan to Values over 80% require Mortgage Insurance

CONDOMINIUMS

95% for Portfolio products

Loan to Values over 80% require Mortgage Insurance
For loan to value greater than 80% condominium must be warrantable

MAXIMUM LOAN TO VALUE ON NO CASH-OUT REFINANCES

Secondary Market and Portfolio Products

95% 1-2 Unit Properties
80%-3-4 Unit Properties

Loan to Values over 80% require Mortgage Insurance

ADJUSTABLE RATE

Periodic ARM Adjustment Caps

All ARM products 2%

ARM Lifetime Caps

All ARM products 5%

MORTGAGE INSURANCE

The APR listed is based on a Maximum Loan to Value of 80%
For loans in excess of 80% Loan to Value
Mortgage Insurance will be required at an
additional cost, which will cause the APR to increase

LAND

Maximum loan to value 80%

**MAXIMUM LOAN TO VALUES MAY VARY WITH SUBORDINATE FINANCING
NO PREPAYMENT PENALTY**