IMPORTANT ADJUSTABLE-RATE MORTGAGE LOAN INFORMATION
PHYSICAN LOAN

PLEASE READ CAREFULLY

This Disclosure does not represent a commitment by Creditor to make a loan to you. The specific terms of your prospective loan will be contained in your Note, Security Instrument and Federal Disclosures. Please read them carefully before you sign them.

This disclosure describes the features of the adjustable-rate mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

How Your Interest Rate and Payment is Determined
Your interest rate will be based on an index plus a margin, and your payment will be based on the interest rate, loan balance and remaining loan term. Please ask us for our current interest rates and margins.

The "Index" Starting with the first Change Date, my interest rate will be based on an Index that is determined and provided to the general public by an Administrator, the Federal Reserve Bank of NewYork. The Index is the 30-day Average SOFR rate. The most recent Index value will be used to determine my interest rate as of the date 45 days before each Change Date. If the Current Index is less than zero, then the Current Index will be deemed to be zero for interest rate calculation purposes.

The most recent index figure available 45 days before the adjustment date occurs will be used to determine your new interest rate. If the index used for future adjustments is no longer available, the Lender will choose a new index (and possibly margin).

Your initial interest rate is not based on the index used to make later adjustments. If the initial interest rate is below the sum of the then-current index plus margin (the "fully indexed rate'), then the initial interest rate will be a "discounted' interest rate. If the initial interest rate is above the fully indexed rate, then it will be a "premium" interest rate. Please ask us for our current interest rate, margin, discounts, and premiums.

X The initial interest rate on your loan will be a discounted interest rate.
The initial interest rate on your loan will be a premium interest rate.

Your payment will be based on the interest rate, loan balance, and remaining loan term.

How Your Interest Rate Can Change
- Your interest rate can change after 60 months and every 6 months thereafter.
- Your interest rate will equal the index rate plus the margin, rounded to the nearest 0.125 %.
- Your interest rate will equal the index rate plus the margin unless your interest rate "caps" limit the amount of change in the interest rate.
- Your interest rate cannot increase or decrease more than 5.000 percentage points at each adjustment.
- Your interest rate cannot increase or decrease more than 10.000 percentage points over the term of the loan.
- On the first adjustment, your interest rate will not increase or decrease by more than 5.000 %. On each subsequent adjustment, your interest rate will not increase or decrease by more than 5.000 %.
- Your interest rate will never be greater than 18.00% or less than your start rate over the term of the loan.

How Your Payment Can Change

Your payment can change semi-annually based on changes in the interest rate.
Each time the interest rate changes your monthly payment can increase or decrease substantially based on the changes in the interest rate.

Your monthly payment can change after 60 months and every 6 months thereafter.

You will pay the amount of your new monthly payment beginning on the first monthly payment date after the interest rate changes until the amount of your monthly payment changes again.

You will be notified in writing at least 210 days, but not more than 240 days, before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. In addition, you will be notified at least 60 days, but not more than 120 days, before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. These notices will contain information about your adjustment and interest rates, payment amount, and loan balance.

Interest Rate and Payment Change Example
For example, on a $10,000 30-year loan with an initial interest rate of 7.25% (in effect September, 2026) the maximum amount the interest rate can rise under this program is 10.00 percentage points to 17.25% and the monthly payment can rise from an initial payment of $68.22 to a maximum of $144.60 in the 67th month.

To see what your payments would be, divide your mortgage amount by $10,000, then multiply the monthly payment by that amount. For example, the monthly payment for a mortgage amount of $60,000, using the initial interest rate shown above would be: $60,000 + $10,000 = 6; 6 x $68.22 = $409.32 per month.

Demand Feature: This ARM Loan does not have a Demand Feature.

You are making this disclosure and the booklet entitled "Consumer Handbook on Adjustable Rate Mortgages available to you on our website. Please read them carefully and ask your Loan Officer any clarifying questions.

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