

Contact the Mortgage Banking Officer closest to you for an appointment at your convenience.



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FIXED & ARM - 1 TO 4 FAMILY PRIMARY RESIDENCE AND SINGLE FAMILY SECOND HOMES - CONFORMING (SEE CONFORMING LOAN LIMITS - BELOW)

TYPE	RATE	PTS	PURCH/REFI APR	TERM IN YEARS	ADJUSTMENT FORMULA	REVIEW CAP	LIFE CAP	MONTHLY PAYMENT PER \$1000 BORROWED
30 FIXED	6.625%	0.00	6.688%	30	N/A	N/A	N/A	\$6.40
20 FIXED	6.500%	0.00	6.583%	20	N/A	N/A	N/A	\$7.46
15 FIXED	6.375%	0.00	6.478%	15	N/A	N/A	N/A	\$8.64
5/1 ARM*	5.875%	0.00	6.673%	30	1YR T+2.875%	2.00%	5%	\$5.92
7/1 ARM*	6.500%	0.00	6.853%	30	1YR T+2.875%	2.00%	5%	\$6.32
10/1 ARM*	6.750%	0.00	6.936%	30	1YR T+2.875%	2.00%	5%	\$6.49

NSB PATHWAY MORTGAGE W/ HOMEBUYER EDUCATION **** **MAXIMUM LOAN AMOUNT DETERMINED BY PROGRAM**

TYPE	RATE	PTS	PURCH/REFI APR	TERM IN YEARS	ADJUSTMENT FORMULA	REVIEW CAP	LIFE CAP	MONTHLY PAYMENT PER \$1000 BORROWED
30 FIXED	6.625%	0.00	6.688%	30	N/A	N/A	N/A	\$6.40

VA FIXED RATE MORTGAGE ***

TYPE	RATE	PTS	PURCH/REFI APR	TERM IN YEARS	ADJUSTMENT FORMULA	REVIEW CAP	LIFE CAP	MONTHLY PAYMENT PER \$1000 BORROWED
VA 30 FIXED	6.500%	0.00	6.563%	30	N/A	N/A	N/A	\$6.32

VERMONT HOUSING FINANCE AGENCY - (VHFA) - SERVICING RELEASED** **MAXIMUM LOAN AMOUNT DETERMINED BY PROGRAM**

TYPE	RATE	PTS	PURCH/REFI APR	TERM IN YEARS	ADJUSTMENT FORMULA	REVIEW CAP	LIFE CAP	MONTHLY PAYMENT PER \$1000 BORROWED
ADVANTAGE	6.500%	0.00	6.545%	30	N/A	N/A	N/A	\$6.32
ADVANTAGE - RD	6.250%	0.00	6.294%	30	N/A	N/A	N/A	\$6.16
MOVE	6.250%	0.00	6.294%	30	N/A	N/A	N/A	\$6.16
MOVE - RD	6.000%	0.00	6.044%	30	N/A	N/A	N/A	\$6.00

CONSTRUCTION - LOAN AMOUNT UP TO \$900,000

TYPE	RATE	PTS	PURCH/REFI APR	TERM IN YEARS	ADJUSTMENT FORMULA	REVIEW CAP	LIFE CAP	MONTHLY PAYMENT PER \$1000 BORROWED
30 FIXED CONST	6.875%	0.00	6.939%	30	N/A	N/A	N/A	\$6.57
15 FIXED CONST	6.625%	0.00	6.729%	15	N/A	N/A	N/A	\$8.78

LAND LOAN

TYPE	RATE	PTS	PURCH/REFI APR	TERM IN YEARS	ADJUSTMENT FORMULA	REVIEW CAP	LIFE CAP	MONTHLY PAYMENT PER \$1000 BORROWED
5/1 ARM*	8.125%	0.00	7.858%	15	1YR T+2.875%	2.00%	5.00%	\$9.63

SMALL JUMBO FIXED & ARM - 1 TO 4 FAMILY PRIMARY RESIDENCE AND SINGLE FAMILY SECOND HOMES (LOAN AMOUNT > CONFORMING UP TO \$950,000)

TYPE	RATE	PTS	PURCH/REFI APR	TERM IN YEARS	ADJUSTMENT FORMULA	REVIEW CAP	LIFE CAP	MONTHLY PAYMENT PER \$1000 BORROWED
30 FIXED	6.625%	0.00	6.688%	30	N/A	N/A	N/A	\$6.40
20 FIXED	6.500%	0.00	6.583%	20	N/A	N/A	N/A	\$7.46
15 FIXED	6.375%	0.00	6.478%	15	N/A	N/A	N/A	\$8.64
5/1 ARM*	5.875%	0.00	6.673%	30	1YR T+2.875%	2.00%	5.00%	\$5.92
7/1 ARM*	6.500%	0.00	6.853%	30	1YR T+2.875%	2.00%	5.00%	\$6.32
10/1 ARM*	6.750%	0.00	6.936%	30	1YR T+2.875%	2.00%	5.00%	\$6.49

SMALL JUMBO LOAN AMOUNT UP TO \$950,000

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JUMBO FIXED & ARM - 1 TO 4 FAMILY PRIMARY RESIDENCE AND SINGLE FAMILY SECOND HOMES

TYPE	RATE	PTS	PURCH/REFI APR	TERM IN YEARS	ADJUSTMENT FORMULA	REVIEW CAP	LIFE CAP	MONTHLY PAYMENT PER \$1000 BORROWED
30 FIXED	6.875%	0.00	6.939%	30	N/A	N/A	N/A	\$6.57
20 FIXED	6.750%	0.00	6.834%	20	N/A	N/A	N/A	\$7.60
15 FIXED	6.625%	0.00	6.729%	15	N/A	N/A	N/A	\$8.78
5/1 ARM*	5.875%	0.00	6.599%	30	1YR T+2.75%	2.00%	5.00%	\$5.92
7/1 ARM*	6.500%	0.00	6.793%	30	1YR T+2.75%	2.00%	5.00%	\$6.32
10/1 ARM*	6.750%	0.00	6.895%	30	1YR T+2.75%	2.00%	5.00%	\$6.49

JUMBO LOAN AMOUNT \$950,001 - \$1.5MM - Special quotes available for >\$1.5MM

INVESTMENT PROPERTY - 1 TO 4 FAMILY - CONFORMING

TYPE	RATE	PTS	PURCH/REFI APR	TERM IN YEARS	ADJUSTMENT FORMULA	REVIEW CAP	LIFE CAP	MONTHLY PAYMENT PER \$1000 BORROWED
30 FIXED	7.250%	0.00	7.316%	30	N/A	N/A	N/A	\$6.82
15 FIXED	7.000%	0.00	7.105%	15	N/A	N/A	N/A	\$8.99

MOBILE HOME PERMANENTLY INSTALLED ON OWNED OR LEASED LAND

TYPE	RATE	PTS	PURCH/REFI APR	TERM IN YEARS	ADJUSTMENT FORMULA	REVIEW CAP	LIFE CAP	MONTHLY PAYMENT PER \$1000 BORROWED
15 FIXED	10.375%	0.00	10.491%	15	N/A	N/A	N/A	\$10.98
1 YR ARM*	9.250%	0.00	9.347%	15	1YR T+5.00%	2.00%	6.00%	\$10.29

APR'S ARE BASED ON 30% DOWN PAYMENT AND A LOAN AMOUNT OF \$150,000 - WITH PMI, SOME PRODUCTS ARE AVAILABLE WITH A DOWNPAYMENT AS LOW AS 5%.

THE MONTHLY PAYMENT AMOUNT SHOWN INCLUDES PRINCIPAL AND INTEREST, AND DOES NOT INCLUDE AMOUNTS FOR TAXES AND INSURANCE PREMIUMS, IF APPLICABLE. YOUR ACTUAL MONTHLY PAYMENT WILL BE HIGHER IF AN ESCROW ACCOUNT IS ESTABLISHED OR REQUIRED.

INTEREST RATES AND OTHER TERMS ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT PRIOR NOTICE.

* THIS LOAN PROGRAM HAS AN ADJUSTABLE RATE FEATURE. THE INITIAL INTEREST RATE IS IN EFFECT FOR THE FIRST 1 YEAR (1 YR ARM), 5 YEARS (5/1),

7 YEARS (7/1) OR 10 YEARS (10/1) OF YOUR MORTGAGE LOAN. THEREAFTER, YOUR INTEREST RATE AND PAYMENT AMOUNT MAY INCREASE (OR DECREASE).

**VHFA'S APR BASED ON 5% DOWN PAYMENT W/ PMI- 100% FINANCING ALSO AVAILABLE WITH RURAL DEVELOPMENT GUARANTEE- VHFA PROGRAM LIMITS APPLY

***VA GUARANTEED LOAN'S APR BASED ON ZERO DOWNPAYMENT WITH FUNDING FEE, IF APPLICABLE, PAID BY SELLER

**** NSB PATHWAY APR BASED ON 3% DOWNPAYMENT W/ PMI - VA & RURAL DEV GUARANTEE ALSO AVAILABLE- SEE ORIGINATOR FOR PROGRAM LIMITS

APPROVAL SUBJECT TO NSB UNDERWRITING AND CREDIT ELIGIBILITY REQUIREMENTS

CONFORMING LOAN LIMITS	
\$806,500	1 - Unit
\$1,032,650	2 - Unit
\$1,248,150	3 - Unit
\$1,551,250	4 - Unit

RATE LOCK EXPIRATION DATES		
COMMITMENT	EXPIRATION	PRICING
60 Days	4/15/2025	Current Pricing
75 Days	4/30/2025	.125% PTS
90 Days	5/15/2025	.25% PTS

ARM ADJUSTMENT	DESCRIPTION
	THE ANNUAL PERCENTAGE RATE ON ADJUSTABLE RATE MORTGAGES MAY INCREASE IN FUTURE YEARS BASED ON A CHANGE IN THE INDEX OR BASE RATE.
1YR T+ 4.200%	THE WEEKLY AVERAGE YIELD OF U.S. TREASURY SECURITIES ADJUSTED TO A CONSTANT MATURITY OF 1 YEAR, AS PUBLISHED BY THE FEDERAL RESERVE BOARD.
Prime 7.500%	PRIME RATE AS QUOTED IN THE WALL STREET JOURNAL MONEY RATE SECTION.

LEGEND	
APR	ANNUAL PERCENTAGE RATE
ARM	ADJUSTABLE RATE MORTGAGE
ADJUSTMENT FORMULA	LOAN PROGRAM INDEX (IE 1-YR TREASURY) PLUS A SPECIFIED LOAN PROGRAM MARGIN (IE 2.875%).
PMI	PRIVATE MORTGAGE INSURANCE
PTS	POINTS - 1 POINT EQUALS 1% OF THE MORTGAGE AMOUNT
CONFORMING	LOANS THAT MEET NATIONAL MARKET INVESTOR STANDARDS (Fannie Mae/Freddie Mac)
SERVICING RELEASED	SALE OF THE LOAN WHERE ALL OBLIGATIONS AND ADMINISTRATION OF THE LOAN ARE RELEASED OR TRANSFERRED TO ANOTHER SERVICING AGENT.
RD	RURAL DEVELOPMENT - USDA RD GUARANTEE
REVIEW CAP	MAXIMUM % THE RATE CAN CHANGE AT THE TIME OF ADJUSTMENT
LIFE CAP	MAXIMUM % THE RATE CAN CHANGE DURING THE LIFE OF THE LOAN

Turn-Key Construction Program
Add 1% to Posted Rate
180 Day Rate Lock Expiration Date
8/13/2025