

Rates Effective: April 1, 2014

STANDARD LOAN INTEREST RATES BY LOAN AMOUNT & CREDIT TIER

Loan Amount	A (720+)*	B (680-719)*	C (650-679)*	D (< 650)*
\$2,500 to \$20,000	7.49%	7.99%	10.99%	11.99%
\$20,001 to \$30,000	7.49%	7.99%		
\$30,001+	7.49%			
UCC Required?	**When \$10,001+	**When \$10,001+	YES	YES

NEW 4.99% X 36 months, requires 720+ beacon and amount financed of \$5,000+

NEW 5.99% X 60 months, requires 720+ beacon and amount financed of \$7,500+

* Credit tiers loosely based on credit scores; minimum credit score is 640

** UCC may also be required at underwriter discretion and disclosed on your approval fax.

NO INTEREST LOAN PROGRAMS (UCC required on all programs listed in this section)

No Interest Program	Permanent Rate	Dealer Fee	Interest Starts	First Payment Due
3-Months Deferred Payments	9.49%	2.00%	3 mo after funding	4 mo after funding
6-Months Deferred Payments	9.49%	4.00%	6 mo after funding	7 mo after funding
12-Months Deferred Payments	9.49%	8.00%	12 mo after funding	13 mo after funding
18-Months Equal Payments	0.00%	8.00%	No interest accrues	1 mo after funding
36-Months Equal Payments	0.00%	14.99%	No interest accrues	1 mo after funding

FIXTURE PROGRAM DETAILS

Consolidations:	Consolidation loan requests must be more than \$2,000. New work only.
Manufactured Homes:	Borrower-owned land, title eliminated, max \$15,000 - will not finance in parks
Home Ownership:	Applicants must be homeowners; rentals are NOT permitted
Commitment Period:	Approvals are good for 120 days; recommitment required after expiration
Minimum Interest Rate:	Minimum interest rate is 5.99% including buy-down
Maximum Term:	The maximum loan term is 144 months; minimum monthly payment is \$50
UCC:	Name on the loan agreement must exactly match name on the drivers license
180 month term	Requires \$25,000+, 700+ Beacon, 8.49%, MAX DTI 40%, Standard deals only
Rate Buy-Down Option:	Buy-downs cost 3% for each 1% reduced; 3% max (Buy-down not available on deferred or 180 month term programs)

HOW TO CONTACT US

Dealer Center (funding & processing)

Phone Number: (425) 774-6663

Toll Free Phone Number: (800) 399-6836

Fax Number: (425) 771-3887

Funding Fax Number: (425) 778-1353

For program/online access questions, please call:

Craig Brown, Indirect Sales Manager (425) 697-8089

craigb@fsbwa.com

Jen Olsen, Account Executive (425) 697-8090

jeno@fsbwa.com

Sue Coldwell, Underwriting Manager (425) 697-8024

Submit loan applications and print documents online at: www.fsbwa.com

Hours of Operation are: Monday-Friday 8:00am - 5:00pm

To opt out of future advertisements, please fax your request to (425) 771-3887 or call (800) 399-6836. By law we must comply with your request within 30 days.

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