



| FMV | | Option | | | | |
|----------------|--------|-----------------------|-----------|-----------|-----------|-----------|
| | | Purchase 12 Months | 24 Months | 36 Months | 48 Months | 60 Months |
| \$2.5k-\$9.99k | 0 Down | 0.07607 | 0.04052 | 0.0287 | 0.02333 | 0.01996 |
| | 1 Down | 0.07535 | 0.04013 | 0.02844 | 0.02312 | 0.01979 |
| | 2 Down | 0.07468 | 0.03977 | 0.02818 | 0.02292 | 0.01962 |
| \$10k-125k | 0 Down | 0.07502 | 0.03948 | 0.02766 | 0.02229 | 0.01892 |
| | 1 Down | 0.07444 | 0.03918 | 0.02745 | 0.02213 | 0.01879 |
| | 2 Down | 0.07391 | 0.03889 | 0.02725 | 0.02197 | 0.01865 |

| | \$1.00 | Option | | | | |
|----------------|--------|-----------------------|-----------|-----------|-----------|-----------|
| | | Purchase 12 Months | 24 Months | 36 Months | 48 Months | 60 Months |
| \$2.5k-\$9.99k | 0 Down | 0.08791 | 0.04614 | 0.03226 | 0.02536 | 0.02124 |
| | 1 Down | 0.08718 | 0.04576 | 0.032 | 0.02515 | 0.02107 |
| | 2 Down | 0.08653 | 0.0454 | 0.03174 | 0.02495 | 0.0209 |
| \$10k-125k | 0 Down | 0.08838 | 0.04522 | 0.03133 | 0.02441 | 0.02027 |
| | 1 Down | 0.08757 | 0.04492 | 0.03112 | 0.02425 | 0.02014 |
| | 2 Down | 0.08685 | 0.04464 | 0.03092 | 0.02409 | 0.02001 |

Rates valid through 6/30/15

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