

Flex-Approval gives you an additional \$1,500 above the initial approval amount without a phone call!

Rates Effective: June 1, 2018

STANDARD INSTALLMENT LOAN- NO DEALER FEE

Loan Amount	A (720+)*	B (680-719)*	C (650-679)*	D (640-649)*	Program #
\$2,500 to \$20,000	7.99%	9.49%	11.99%	12.99%	101
\$20,001 to \$35,000	7.99%	9.49%			
\$35,001- \$99,999	7.99%				
Payment Factor at 144 months	0.0108190	0.0116580	0.0131281	0.0137401	
UCC Required?	**When \$5,000+	**When \$5,000+	YES	YES	

Loan amounts up to \$99,999.

SPECIALS: INSTALLMENT LOAN: (720+ Beacon score required)

Rate	Term	Minimum Amt Financed	Dealer Fee	Payment Factor	Program #
3.99%	144 months	\$10,000+	15%	0.0087504	2314
4.99%	36 months	\$5,000+	No fee!	0.0299664	2436
5.99%	60 months	\$7,500+	No fee!	0.0193282	2560
5.99%	144 months	\$5000+	6.00%	0.0097533	2514
6.49%	144 months	\$5,000+	4.50%	0.0100140	2644
6.99%	144 months	\$5,000+	3.00%	0.0102785	2614

* 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.

DEFERRED: NO INTEREST-NO PAYMENT LOAN (UCC required) Payment Factor 9.49% x 144 mos = .0116580, 16.99% x 144 mos = .0163126

No Interest Program	Permanent Rate	Dealer Fee	Interest Starts	First Payment Due	Program #
3-Months Deferred Payments	9.49%	2.00%	3 mo after funding	4 mo after funding	303
6-Months Deferred Payments	9.49%	4.00%	6 mo after funding	7 mo after funding	306
12-Months Deferred Payments	9.49%	8.00%	12 mo after funding	13 mo after funding	312
12-Months Deferred Special	16.99% → 4.50%		12 mo after funding	13 mo after funding	313

NO INTEREST-EQUAL PAYMENT LOAN (UCC required) Minimum loan amount \$5,000

Term	Rate	Dealer Fee	Interest Starts	First Payment Due	Program #
18-Months Equal Payments	0.00%	8.00%	No interest accrues	1 mo after funding	418
36-Months Equal Payments	0.00%	14.99%	No interest accrues	1 mo after funding	436

FIXTURE PROGRAM DETAILS

Commitment Period:	Approvals are good for 120 days; recommitment required after expiration.
Maximum Term:	The maximum loan term is 144 months; minimum monthly payment is \$50.
Home Ownership:	Applicants must be homeowners; rentals are not permitted.
Manufactured Homes:	Borrower-owned land, title eliminated, max \$15,000 - will not finance in parks.
Minimum Interest Rate:	Minimum interest rate for Standard Loans is 5.99% including buy-down.
UCC:	Name on the loan agreement must exactly match name on the drivers license. New: WA UCC \$74.00.
Rate Buy-Down Option:	Buy-downs cost 3% for each 1% reduced; 3% max - <u>not available on deferred or specials.</u>
Consolidations:	Consolidation loan requests must be more than \$2,000. New work only.
Pole Buildings:	Deferred financing is not available.
Restrictions:	No Split financing. No reverse mortgage deals.

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 craigb@fsbwa.com (425) 697-8089
 Blake Mittelstaedt, Account Executive blakem@fsbwa.com (425) 697-8090
 Leilani Mendoza, Sales Support Specialist leilani.mendoza@fsbwa.com (425) 275-4344
 Dayton Hughes, Underwriting Manager dayton.hughes@fsbwa.com (425) 275-4326

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

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

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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