

This sheet is effective as of 08/28/2014

Owner Occupied Adjustable Rates

Index for ARMs is the National Average Contract Rate. At August 28, 2014 the index was 4.09%
 Loans with down payment less than 20% are subject to Private Mortgage Insurance; Borrower pays premiums
 The APRs quoted assume that the property is in Franklin County. Location, term, and loan type may slightly affect the APR. Please ask for a specific APR for a particular loan.
 Sample payment for Adjustable Rate Loans reflect relevant payment streams based on the current index.
 Sample payment is based on a loan amount of \$100,000, unless otherwise indicated.
 For a more relevant example to your situation multiply your loan amount by its percentage of \$100,000.
 For example, if you would like a \$60,000 loan and the sample payment is \$615.72, multiply \$615.72 by 60%
 Margins are 0% unless otherwise noted There are no Prepayment Penalties

All quotes are for Purchases Only/APR Based on \$100,000 and 30-Year Term unless otherwise noted

Three-Year Adjustable Rate (Owner-Occupied/30-Year Maximum)*

2.875% Interest Rate

3.81% A.P.R.

20% Minimum Down Payment	Sample Payment	
Closing Costs: \$599 In Franklin County; \$674 out of county	Stream 1: 36 payments at	\$414.89
	Stream 2: 12 payments at	\$465.41
	Stream 3: 312 payments at	\$476.35

Escrow Account Optional
 1% per year Rate Change Limit
 5% lifetime Rate Ceiling
 1/2% Lifetime Rate Floor

Five-Year Adjustable Rate (Owner-Occupied/30-Year Maximum Term)*

3.75% Interest Rate

3.97% A.P.R.

20% Minimum Down Payment	Sample Payment	
Closing Costs: \$599 In Franklin County; \$674 out of county	Stream 1: 60 payments at	\$463.12
	Stream 2: 300 payments at	\$479.95

Escrow Account Optional
 1% per year Rate Change Limit
 5% lifetime Rate Ceiling
 1/2% Lifetime Rate Floor

Seven-Year Adjustable Rate (Owner-Occupied/30-Year Maximum Term)*

4.375% Interest Rate

4.23% A.P.R.

20% Minimum Down Payment	Sample Payment	
Closing Costs: \$599 In Franklin County; \$674 out of county	Stream 1: 84 payments at	\$499.29
	Stream 2: 276 payments at	\$485.71

Escrow Account Required
 1% per year Rate Change Limit
 5% lifetime Rate Ceiling
 1/2% Lifetime Rate Floor

Financing For Lower Down Payments Available with Private Mortgage Insurance.

Please call for more information.

Fixed Rate Second Mortgage

6.00% Interest Rate	7.25% Interest Rate
6.03% A.P.R.	7.28% A.P.R.
Loan to Value Ratios up to 80%	Loan to Value Ratios up to 90%
Terms up to 20 years	Terms up to 10 years (up to 20 years in conjunction with home purchase)
Payment of \$111.02 for 120 months based on \$10,000 loan amount	Payment of \$117.40 for 120 months based on \$10,000 loan amount
Closing Costs: \$599 In Franklin County; \$674 out of county; or less	Closing Costs: \$599 In Franklin County; \$674 out of county; or less

Home Equity Lines of Credit are available.

Please call for current rates and terms



Loans available for refinances and home equity lines of credit

All Annual Percentage Rates, Interest Rates, and Terms Subject to Change

First Federal is an Equal Housing Lender

First Federal Savings Bank

223-1638

P.O. Box 535/216 West Main Street/Frankfort, KY 40602

1-888-818-3372

This sheet is effective as of 08/28/2014

Owner Occupied Fixed Rates

Loans with down payment less than 20% are subject to Private Mortgage Insurance; Borrower pays premiums

The APRs quoted assume that the property is in Franklin County. Location, term, and loan type may slightly affect the APR. Please ask for a specific APR for a particular loan.

The following loans are quoted for an 80% Loan-to-value ratio

Sample payment is based on a loan amount of \$100,000, unless otherwise indicated.

For a more relevant example to your situation multiply your loan amount by its percentage of \$100,000.

For example, if you would like a \$60,000 loan and the sample payment is \$615.72, multiply \$615.72 by 60%

All APRs and payment samples assume the maximum term of the loan.

There are no Prepayment Penalties

All quotes are for Purchases Only/APR Based on \$100,000

30-Year Term

4.25% Interest Rate

4.31% APR

Available for purchase or rate/term refinance

Payment of \$491.94 for 360 months

Closing Costs: 1/2% of loan amount, plus costs

\$762 in prepaid finance charges

Requires minimum 680 credit score

Financing Available up to 95% LTV

Escrow Account Optional

30-Year Term

5.75% Interest Rate

5.82% APR

Available for cash-out refinance

Payment of \$583.57 for 360 months

Closing Costs: 1/2% of loan amount, plus costs

\$762 in prepaid finance charges

Financing Available up to 90% LTV

Escrow Account Required

15-Year Term

3.50% Interest Rate

3.61% A.P.R.

Available for purchase or rate/term refinance

20% Minimum Down Payment

Sample Payment: 180 payments at \$714.88

Closing Costs: 1/2% of loan amount, plus costs

\$762 in prepaid finance charges

Escrow Account Optional

15-Year Fixed Rate (Owner-Occupied)

4.50% Interest Rate

4.61% A.P.R.

20% Minimum Down Payment

Sample Payment: 180 payments at \$764.99

Closing Costs: 1/2% of loan amount, plus costs

Escrow Account Optional

20-Year Fixed Rate (Owner-Occupied)

4.65% Interest Rate

4.74% A.P.R.

20% Minimum Down Payment

Sample Payment: 240 payments at \$640.77

Closing Costs: 1/2% of loan amount, plus costs

Escrow Account Optional



Loans available for refinances and home equity lines of credit

All Annual Percentage Rates, Interest Rates, and Terms Subject to Change

First Federal is an Equal Housing Lender

First Federal Savings Bank

223-1638

P.O. Box 535/216 West Main Street/Frankfort, KY 40602

1-888-818-3372

This sheet is effective as of 08/28/2014

Non-Owner Occupied Adjustable Rates

1-4 Family Residential

Index for ARMs is the National Average Contract Rate.

At August 28, 2014 the index was 4.09%

Loans require a 20% down payment

The APRs quoted assume that the property is in Franklin County. Location, term, and loan type may slightly affect the APR. Please ask for a specific APR for a particular loan.

Sample payment for Adjustable Rate Loans reflect relevant payment streams based on the current index.

Sample payment is based on a loan amount of \$100,000, unless otherwise indicated.

For a more relevant example to your situation multiply your loan amount by its percentage of \$100,000.

For example, if you would like a \$60,000 loan and the sample payment is \$615.72, multiply \$615.72 by 60%

All APRs and payment samples assume the maximum term of the loan.

Margins are 1% unless otherwise noted

There are no Prepayment Penalties

All quotes are for Purchases Only/APR Based on \$100,000 and 25-Year Term unless otherwise noted

Five-Year Adjustable Rate

4.625% Interest Rate

4.90% A.P.R.

20% Minimum Down Payment

Sample Payment

Closing Costs: \$599-\$624 In Franklin Co.

Stream 1: 60 payments at

\$562.95

\$674-\$699 out of county

Stream 2: 240 payments at

\$585.42

Escrow Account Optional

1% per year Rate Change Limit

5% lifetime Rate Ceiling

1/2% Lifetime Rate Floor

Seven-Year Adjustable Rate

5.375% Interest Rate

5.25% A.P.R.

20% Minimum Down Payment

Sample Payment

Closing Costs: \$599-\$624 In Franklin Co.

Stream 1: 84 payments at

\$606.65

\$674-\$699 out of county

Stream 2: 216 payments at

\$593.61

Escrow Account Optional

1% per year Rate Change Limit

5% lifetime Rate Ceiling

1/2% Lifetime Rate Floor



All Annual Percentage Rates, Interest Rates, and Terms Subject to Change

First Federal is an Equal Housing Lender

First Federal Savings Bank

P.O. Box 535/216 West Main Street/Frankfort, KY 40602

This sheet is effective as of 08/28/2014

223-1638

1-888-818-3372

Construction Loans and Construction to Permanent Loans

At August 28, 2014 the index was 4.09%

First Federal makes loans for the construction of owner-occupied single-family homes. First Federal also **offers construction to permanent** loans that can be paired with any of our long-term in-house loan products.

4.00% Interest Rate (Construction Only)

5.61% A.P.R.

Term: 12 months

Interest Due Monthly

Origination Fee: 3/4 of one percent of the loan amount, minimum of \$750, maximum of \$1,500

Closing Costs: \$599 in Franklin Co.

Maximum Loan to value Ratio of 80% of project as completed

Funds to be disbursed as construction is completed.

Land Loans

Building Lots

Five acres or less in a platted subdivision or section of a farm with road frontage and utilities access.

The property must be suitable for building a single-family home, based on the Bank's determination.

Limited to one per borrower

Sample payment based on \$50,000 loan amount

7.25% Interest Rate (Fixed)

7.26% APR

Payment of \$361.40 for 300 months

Total Closing Costs \$587 in Franklin County

Maximum Loan-to-Value ratio of 80%

Adjustable rates available, see

non-owner occupied 1-4 family rates

Land

Of any size, must have road frontage and be suitable for residential or farm usage

Limited to one per borrower

Value of farm improvements may be discounted at the Bank's discretion

Sample payment based on \$50,000 loan amount

7.25% Interest Rate (Fixed)

7.26% APR

Payment of \$361.40 for 300 months

Total Closing Costs \$587 in Franklin County

Maximum Loan-to-Value ratio of 65%

Adjustable rates available, see

non-owner occupied 1-4 family rates



All Annual Percentage Rates, Interest Rates, and Terms Subject to Change

First Federal is an Equal Housing Lender



Stan Betsworth
NMLS ID 463172



Stacey Greenawalt
NMLS ID 463173



Wick Asbury
NMLS ID 463171