



Rates Effective From: 08/12/2010

HOME EQUITY LINES OF CREDIT

	Annual Percentage Rate (APR)*
Starting at**	3.50*%

** The APR is variable and will not go below 3.5% or above 17%. Closing costs between \$75-\$200. Appraisal fee may cost up to \$400. You must carry insurance on the property that secures this plan.

*All loan rates based on creditworthiness and may vary. Check with an AMPLIFY Account Management Professional (AMP) to determine the rate for which you qualify. See addendum for payment per thousand.

**DPR is Daily Periodic Rate calculated as APR divided by 365.