



SHOREHAM BANK

Advantage Rate Matrix** (UCC Secured Loans for up to \$65,000)*

Term	800+***	760+	740-759	700-739	680-699
	Max Loan \$65,000	Max Loan \$65,000	Max Loan \$40,000	Max Loan \$35,000	Max Loan \$25,000
36 Months	5.95%	6.50%	7.50%	8.50%	9.50%
60 Months	5.95%	6.95%	7.95%	8.95%	9.95%
84 Months	6.95%	7.25%	8.25%	9.25%	10.25%
120 Months	6.95%	7.50%	8.50%	9.50%	10.50%
180 Months	7.25%	7.95%	8.95%	9.95%	10.95%

**Advantage Loans are offered only in conjunction with an FHA Title 1 Loan and are not available as an individual loan.*

***All decisions are at the sole discretion of Shoreham Bank and are subject to change without notice and all loans are subject to credit approval.*

**** < 38% Total Debt Ratio with no Origination Charges*

Interest Rates are priced off the Borrower's Middle Score. If more than one borrower, the Highest Middle Score will be used.

Effective Date: 09-01-2023

