



# SHOREHAM BANK

## Stand Alone - Advantage Rate Matrix\*\*

*(UCC Secured Loans for up to \$50,000)\**

Term	800+***	760+	740-759	700-739	680-699
	<b>Max Loan \$50,000</b>	<b>Max Loan \$50,000</b>	<b>Max Loan \$40,000</b>	<b>Max Loan \$35,000</b>	<b>Max Loan \$25,000</b>
<b>36 Months</b>	5.95%	6.50%	7.50%	8.50%	9.50%
<b>60 Months</b>	5.95%	6.95%	7.95%	8.95%	9.95%
<b>84 Months</b>	6.95%	7.25%	8.25%	9.25%	10.25%
<b>120 Months</b>	6.95%	7.50%	8.50%	9.50%	10.50%
<b>180 Months</b>	7.25%	7.95%	8.95%	9.95%	10.95%

*\*Stand Alone Advantage Loans are offered only in the event that an applicant's project and/or property type does not meet the FHA Title 1 guidelines of an eligible improvement.*

*\*\*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

