

Mortgage Loan Products & Fees

PRODUCT	PURPOSE	AFFORDABLE HOUSING	FEES**
30 Year Fixed Secondary -	Purchase or Refinance (cash out or no cash out). Owner occupied 1-4 family dwellings. Non-owner occupied single family purchase and refinance available with additional fee.		**
20 Year Fixed Secondary -	Purchase or Refinance (cash out or no cash out). Owner occupied 1-4 family dwellings. Non-owner occupied single family purchase and refinance available with additional fee.		**
15 Year Fixed Secondary -	Purchase or Refinance (cash out or no cash out). Owner occupied 1-4 family dwellings. Non-owner occupied single family purchase and refinance available with additional fee.		**
10 Year Fixed Secondary -	Purchase or Refinance (cash out or no cash out). Owner occupied 1-4 family dwellings. Non-owner occupied single family purchase and refinance available with additional fee.		**
1/1 Portfolio ARM -	Purchase or Refinance (cash out or no cash out). Owner and non-owner occupied 1-4 family dwelling.		**
3/3 Portfolio ARM	Purchase or Refinance (cash out or no cash out). Owner and non-owner occupied 1-4 family dwelling.		**
5/5 Portfolio ARM -	Purchase or Refinance (cash out or no cash out). Owner and non-owner occupied 1-4 family dwelling.		**
5/5 Portfolio ARM 97% - Purchase	Purchase or Refinance (cash out or no cash out). Owner and non-owner occupied 1-4 family dwelling.	X	**
5/5 Portfolio ARM 100% - Purchase	Purchase of a 1 unit owner occupied detached residential dwelling. No manufactured homes. Terms up to 30 years. with LMI option Max LTV 99%.	X	**
Construction/Permanent - Fixed Rate Secondary	This is a single closing, fixed rate loan that allows for interest only during the construction period for a 1 unit owner occupied, second homes. When construction is complete, the loan rolls into a fixed rate permanent loan, subject to requalification.		**
Construction/Permanent - ARM Portfolio	This is a single closing, adjustable rate loan that allows for interest only during construction period for 1 unit owner occupied, second homes. When construction, is complete, the loan rolls to a permanent adjustable rate loan.		**
Construction Only or Renovation Fixed Rate Portfolio	This is a single closing, fixed rate loan that allows for interest only during construction for 6,9 or 12 mths. 1 Unit, Owner Occupied.		**
Manufactured Homes - Fixed Secondary	Purchase or Refinance of owner occupied or second home. 1 unit existing dwellings. Manufactured homes must meet certain criteria established by investor.		**
Manufactured Homes - Portfolio ARM	Purchase or Refinance of owner occupied, second home, or NOO 1 unit existing dwellings.		**

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Manufactured Homes - New Construction 5/5 Portfolio ARM	This is a single closing, adjustable rate loan that allows for interest only during the construction period for a 1 unit newly purchased manufactured home (not yet permanently affixed to the site and converted to real property). When construction is complete, the loan rolls to an adjustable rate permanent loan.		**
USDA Rural Development - Fixed Rate Secondary Servicing Released	Purchase of a 1-4 family owner occupied detached residential dwelling in eligible areas. No manufactured homes. No cash out refinances of existing Rural Housing loans allowed.	X	**
FHA Fixed Rate Secondary Servicing Released	Purchase or refinance of a 1-4 family owner occupied detached residential dwelling. Terms of 15-30 yrs. Low down-payment. Maximum loan amount restrictions based upon location of property.	X	**
VA Fixed Rate Secondary Servicing Released	Purchase or refinance of a 1-4 Family unit (Veteran must occupy one of the units). Owner occupied, detached residential dwelling. Terms of 15-30 yrs. No down-payment required. Minimum & maximum loan amount restrictions.	X	**
Renovation Fixed Secondary	Purchase plus renovation and Refinance plus renovation. Fixed rate based upon construction/perm pricing. Customer makes interest payments during renovation. When renovation is complete the loan rolls to a fixed rate permanent loan, subject to requalification. Single closing. No Manufactured Homes.		**
Renovation 5/5 ARM Portfolio	Purchase plus renovation and Refinance plus renovation. Adjustable rate based upon 5/5 ARM Portfolio pricing. Single closing. Customer makes interest payments during renovation. When renovation is complete the loan rolls to a adjustable rate permanent loan.		**
Freddie Mac Refi Possible Secondary	No cash out refinance of a 1 Unit primary residence (attached or detached), Condo, Manufactured Home. Must provide benefit to the borrower in both rate & payment. Must be currently financed with a Freddie Mac loan that has been seasoned for a minimum of 12 mos.		**
Home Possible 95 Secondary	Purchase or no cash out Refinance of owner occupied detached 1-4 family dwellings.	X	**
Home Possible 97 Secondary	Purchase or no cash out Refinance of 1 family owner occupied detached dwellings. No Manufactured Homes.	X	**
Home One 97 Secondary	Purchase or no cash out Refinance of 1 family owner occupied detached dwellings and Condos. No Manufactured Homes.	X	**
Medical Professional Adjustable Rate 10/1 Portfolio	Eligible borrowers include Medical Doctors, Dentists, Podiatrists, Pharmacists, and Ophthalmologists. Veterinarians are eligible. Chiropractors are ineligible. Purchase, no cash out Refinance, construction perm of owner occupied dwellings. No Manufactured Homes. On Purchase transactions, up to 100% LTV based upon credit score and loan amount guidelines. On no cash out Refinance, construction perm, up to 95% LTV based upon credit score and loan amount guidelines.		**
Medical Professional Adjustable Rate 7/1 Portfolio	Eligible borrowers include Medical Doctors, Dentists, Podiatrists, Pharmacists, and Ophthalmologists. Veterinarians are eligible. Chiropractors are ineligible. Purchase, no cash out Refinance, construction perm of owner occupied dwellings. No Manufactured Homes. On Purchase transactions, up to 100% LTV based upon credit score and loan amount guidelines. On no cash out Refinance, construction perm, up to 95% LTV based upon credit score and loan amount guidelines.		**

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Medical Professional Adjustable Rate 5/1 Portfolio	Eligible borrowers include Medical Doctors, Dentists, Podiatrists, Pharmacists, and Ophthalmologists. Veterinarians are eligible. Chiropractors are ineligible. Purchase, no cash out Refinance, construction perm of owner occupied dwellings. No Manufactured Homes. On Purchase transactions, up to 100% LTV based upon credit score and loan amount guidelines. On no cash out Refinance, construction perm, up to 95% LTV based upon credit score and loan amount guidelines.		**
Medical Professional Adjustable Rate 3/1 Portfolio	Eligible borrowers include Medical Doctors, Dentists, Podiatrists, Pharmacists, and Ophthalmologists. Veterinarians are eligible. Chiropractors are ineligible. Purchase, no cash out Refinance, construction perm of owner occupied dwellings. No Manufactured Homes. On Purchase transactions, up to 100% LTV based upon credit score and loan amount guidelines. On no cash out Refinance, construction perm, up to 95% LTV based upon credit score and loan amount guidelines.		**
Professionals Program ARM 5/1, 7/1, 10/1	Eligible borrowers include CPA, CFA, CFP, Educators w/a Ph.D, Architects, CMB's, Actuaries w/designation of ACAS, FCAS, ASA, FSA, MAAA, MSPA, FSPA, Lawyers w/a Jurid Doctorate or LLM degree. Purchase 1-unit owner occupied primary residence, Max LTV 100%. Manufactured homes not allowed.		**
Jumbo Adjustable Rate 3/1 Portfolio	1 Unit Single Family. Purchase and no cash out Refinance of owner occupied dwellings. No Manufactured Homes. Maximum LTV 89.90% based on loan amount of \$1 MM. 70% LTV on loan amount > \$1 MM - \$1.25MM Minimum Credit Score requirement.		**
Jumbo Adjustable Rate 5/1 Portfolio	1 Unit Single Family. Purchase and no cash out Refinance, Construction to Perm of owner occupied dwellings. No Manufactured Homes. Maximum LTV 89.90% based on loan amount of \$1 MM. 70% LTV on loan amount > \$1 MM - \$1.25MM Minimum Credit Score requirement.		**
Jumbo Adjustable Rate 7/1 Portfolio	1 Unit Single Family. Purchase and no cash out Refinance of owner occupied dwellings. No Manufactured Homes. Maximum LTV 89.90% based on loan amount of \$1 MM. 70% LTV on loan amount > \$1 MM - \$1.25MM. Minimum Credit Score requirement.		**
Jumbo Adjustable Rate 10/1 Portfolio	1 Unit Single Family. Purchase and no cash out Refinance, Construction to Perm of owner occupied dwellings. No Manufactured Homes. Maximum LTV 89.90% based on loan amount of \$1 MM. 70% LTV on loan amount > \$1 MM - \$1.25MM. Minimum Credit Score requirement.		**
Hybrid 3/1 ARM	1-4 Unit Single Family. Purchase or Refinance. Owner occupied dwellings. No manufactured homes. Maximum LTV 80%. Minimum credit score requirement.		**
QuickMove	1 - 4 family Single Family, Purchase and Construction to Perm of owner occupied dwellings. No Manufactured Homes. Maximum LTV 95%/CLTV 80% Purchase, Maximum LTV 90%/CLTV 80% on Construction to Perm. Minimum credit score. requirements. Additional lien taken on current primary residence.		**

First Financial Bank NA is participating in Freddie Mac's Home Possible Very Low-Income Homebuyers (VLIP) grant program. Potential homebuyers earning 50% of area median income (AMI) or less, subject to certain requirements, are eligible to receive a \$2,500 credit to assist with their down payment and other costs at closing. At least one borrower must be a first-time homebuyer. This grant is only offered in conjunction with a Freddie Mac Home Possible loan. This grant is currently available through February 28, 2026.

First Financial Bank, NA has set aside \$10,000.00 in Grant funds to be used in conjunction with a Freddie Mac Home Possible loan. This program will provide up to \$2,500 in assistance for the purchase of a home for qualified first-time home buyer(s). The FFB HDPG Grant will be available until appropriated funds are exhausted.

First Financial Bank, NA is a participating lender with The United Way of the Wabash Valley (UWWV) Home Down Payment Assistance Program. This program will provide up to 5% in assistance for the purchase of a Primary residence with a sales price up to \$80,000. Subject to household income under 80% of the Area Median Income Limits, as established by the federal government.

** Includes certain required loan processing fees and underwriting fees at \$495.00 each. Normal total transaction fees (appraisal, credit report, flood certificate, tax return verification, employment verification, tax service fee, title insurance, closing fee, recording and release fees) average approximately \$2500.00. More complicated transactions or service-released mortgages may exceed average. Estimated interest and escrow setup are additional.