


**AT-A-GLANCE REPORT**  
Home Equity Line of Credit

Date (Month/Year)

	Institution A Home Equity Line	Institution B Home Equity Line	Institution C Equity Optimizer Line	Institution D Home Equity Line	Institution E Home Equity Line	Institution F Equity Flexline	Institution G Home Equity Line of Choice	Institution H Equity Option
Relationship Discounts	0.25%	None	0.15%	0.25%	None	None	1.00% for Premier customers or 0.50% for Plus Checking customers	None
Relationship Requirements	FirstChoice Gold, Prima, Tiered Interest Checking, Advantage, Master Relationship Account, Money Manager, Preferred, Premier Banking, Small Business Banking, First Mortgage with Bank, Bank at Work or Bank Direct Benefits.		Preferred Client Relationship	Qualifying checking, savings, money market, Premier or Premier Platinum checking relationship	N/A	N/A	Premier relationship requires a Premier checking account and maintain \$100K in combined personal deposit/investment balances. Plus Checking relationship requires \$15K in combined personal deposit/investment balances. Autopay is required to obtain Plus Checking relationship discount	N/A
Auto Debit Discounts	0.25%		None	1.00%	None	0.25%	0.25%	See notes above
Rel/AD Disc Combined	0.50%	N/A	1.15%	0.25%	0.25%	0.25%	1.00% or 0.50%	N/A
Other Discounts	0.25% discount requires \$25K minimum draw or balance transfer at closing	None	\$10K initial draw to receive the best rate available	Up to 0.50% is available for Premier Platinum Checking account customers and annual fee waived	Lowest rate requires an initial draw of \$25K at closing and good credit history	None	None	Borrowers can pay a \$99 annual fee < 85% LTV to receive a lower rate
Introductory Rate	None	None	None	None	None	3.74% for the first 3 months	Prime + 0.00% for the first 6 months	None
LTV Offerings	60%, 70%, 80%, 85%, 90% applies to all states and tiers (excluding TX; maximum LTV is 80%)	< 80% applies to all states and tiers	50%, 55%, 60%, 75%, 85%, and 90% (AL, CO, NM); 50%, 60%, 75%, & 85% (AZ, CA, FL, GA); 50%, 55%, 60%, 70%, 80% (TX)	50% LTV (AZ, NV); 55% LTV (AZ); 60% LTV (MI); 65% LTV (CA, DC, NJ, RI, PA); 70% LTV (all other states)	70% and 80% applies to all states and tiers (excluding TX; maximum LTV is 80%)	< 70% LTV = FL 85% LTV = all other states	< 80% LTV = applies to all states and tiers	75%, 80%, 85%, 90%, 100% with varied loan amount tiers
Interest Only Option	Yes	Yes	Yes	Yes plus I/O FRO	Yes	Yes	Yes	Yes
Minimum Line Amount	\$25,000	\$5,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$5,000
Maximum Line Amount	\$500,000	No Maximum	\$1,000,000	\$250,000	\$500,000	No Maximum	\$500,000	\$1,000,000
Maximum Line Details	4 pricing tiers up to \$500K < 90% LTV	3 pricing tiers < 80% LTV	50% LTV< \$750K (all states) 55% LTV< \$750K (TX) 60% LTV< \$500K (all states) 90% LTV< \$300K (AL, CO, NM); 85% LTV (AZ, CA, FL, GA.); 80% LTV (TX)	Tiered pricing, varies by state	\$500K < 80% LTV	Based on equity available < 70% LTV (FL) Based on equity available < 85% LTV (all other states)	80% LTV < \$500K	75% LTV< \$1,000,000 80% LTV < \$850K 85% LTV < \$500K 90% & 100% LTVs < \$150K
Closing Costs Requirements	Bank pays all closing costs on lines < \$500K. In SC and DE, bank pays up to \$300 in attorney fees	Approximately \$500 must be paid in closing costs by the borrower; bank pays up to \$250 in costs	"Bank-Pays Costs" or "Borrower-Pays Costs" option available. Borrowers can choose to pay closing costs to receive the best rate. "Bank-Pays" closing cost option pricing adjustment is + 0.25%	"Bank-Pays Costs" or "Borrower-Pays Costs" option available. Borrowers can choose to pay a \$399 origination fee (including mortgage taxes in certain markets) to receive the best rate available. "Bank-Pays" closing cost option adjustment varies	"Bank-Pays Costs" or "Borrower-Pays Costs" option available. Borrowers can choose to pay closing costs to receive the best rate. "Bank-Pays" closing cost option pricing adjustment is + 0.25%	Bank pays all closing costs	Bank pays all closing costs < \$500K	Bank pays closing costs up to \$500K < 85% LTV; Over \$500K for higher LTV options customer pays closing costs. For FL & NY Bank pays closing costs up to \$250K; Over \$250K for higher LTV options customer pays closing costs
Annual Fee	\$0	\$50 annual fee = AL, FL, GA, IN, KY \$0 annual fee = all other states	\$50	\$50; waived the first year and waived for Premier Platinum banking customers	\$50; waived the first year and waived for Citigold customers	\$65, waived the first year	\$0	\$0 and \$99 option < 85% LTV; \$50 for higher LTV options
Repayment Options	P+I, I/O	P+I, I/O	I/O	P+I, I/O, FRO	P+I, I/O	I/O, P+I	I/O	P+I, I/O
Draw Term (yrs)	10; TX - 15	15	20	10	10	20	10	15
Interest Only Term (yrs)	10; TX - 15	15	15	10	10	20	10	15
Repayment Term (yrs)	15; TX - 10	15	15	20	20	20	20	15
Total Term (Amortization - yrs)	25	30	35	30	30	20	30	30
Fixed Rate Option	\$5K minimum to open a fixed-rate option loan. Up to 3 FROs open at one time. 5 pricing tiers 70% - ≤85% LTV	\$5K minimum to open a fixed-rate option loan. Up to 3 FROs open at one time. 3 pricing tiers < 80% LTV	\$10K minimum to open a fixed-rate option loan. Up to 3 FROs can be open at one time. 3 pricing tiers < 90% LTV	\$1K minimum lock amount. Rates and terms are based upon a comparable home equity loan; maximum of 5 FRO balances at one time	\$5K minimum lock amount. Rates and terms are based upon a comparable home equity loan minus .05 bps; maximum of 3 FRO balances at one time and 5 balances over the life of the line	\$3K minimum for each lock. Maximum of 3 locks can be outstanding at one time.	\$10K minimum lock amount required. Up to 3 FRO locks can be open at one time	\$5K minimum to open a fixed-rate lock option loan; Up to 2 FROs open at one time. 3 pricing tiers < 100% LTV
FRO Terms	25-year term available on all tiers	5 and 10 year term available on all tiers	10, 15, and 30 year terms available on all tiers	3, 5 and 7 year terms available	5, 15 and 30 year terms available on all tiers	15 and 19 year terms available	20 year term available	5, 10 and 15 year terms available
Fixed-Rate Lock-In Fee	\$0	\$0 origination fee (IN, MD); \$50 origination fee (all other states)	\$75	\$0	\$0	\$95	\$0	\$50 per lock
Prepayment Penalty	\$450 plus all costs incurred if closed within 36 months (except Texas)	\$250 if closed within 36 months (except DC)	If bank absorbs the closing costs, all closing fees must be recovered by the lender if closed within 24 months	Equal to the lesser of 1% of the line amount or \$400 if the line is closed within 36 months of origination	If line is closed within 36 months, customer must reimburse all costs paid at closing by bank.	1.00% or \$300 if closed within 36 months (may vary by state)	\$500 if closed within 36 months (\$750 in CA & VA)	\$450 if line closed within 36 months.
Access to Funds	Checks, Visa, Branch, Phone, ATM, Online	Phone 24/7, ACH Draft, Online	Checks, Credit Card, Branch	Checks, Visa, Branch, Phone, Online	Checks, Visa, ATM, Online	Branch, Checks, Platinum MasterCard	Checks, Phone, Branch	Branch, checks, Home Equity Gold MasterCard
Minimum Draw Requirement At time of closing	\$25K minimum draw option to receive lower rate (-0.25%)	None	\$10K minimum draw required to waive closing costs	None	\$25K minimum draw option to receive a lower rate (-0.50%)	None	None	None

Maximum loan amounts can vary by state.  
Varied limitations by state, by lender, especially in Texas.  
Information provided assumes an owner-occupied, primary residence, 2ND lien position

**AT-A-GLANCE REPORT**  
Home Equity Loan

Date (Month/Year)

	Bank A	Bank B	Bank C	Bank D	Bank E	Bank F	Bank G	Bank H
Proprietary Name	Home Equity Loan	Home Equity Loan	Home Equity Loan	Home Equity Loan	Home Equity Loan	Home Equity Loan	Home Equity Loan	Home Equity Loan
Relationship Discounts	0.25%	None	0.15%	None	None	None	Home Equity Loans are temporarily unavailable as of January 1, 2010	0.25%
Relationship Requirements	FirstChoice Gold, Prima, Tiered Interest Checking, Advantage, Master Relationship Account, Money Manager, Preferred, Premier Banking, Small Business Banking, First Mortgage with Bank, Bank at Work or Bank Direct Benefits.	N/A	Preferred Client Relationship	N/A	N/A	N/A	N/A	Advantage Checking account
Auto Debit Discounts	0.25%	None	1.00%	0.25%	0.25%	0.25%	N/A	0.25%
Rel/AD Disc Combined	0.50%	N/A	1.15%	0.25%	0.25%	0.25%	N/A	0.50%
Other Discounts	None	None	None	An additional 0.25% available for 6 qualifying Chase products	None	None	N/A	None
LTV Offerings	60%, 70%, 80%, 85% and 90% applies to all states and tiers (excluding TX; maximum LTV is 80%)	80% applies to all states and tiers	50%, 55%, 60%, 65%, 85%, 90% (AL, CO, NM); 60%, 55%, 60%, 65%, 85% (AZ, CA, FL, GA); 50%, 55%, 60%, 65%, 80% (TX)	50% LTV (AZ, NV); 55% LTV (AZ); 60% LTV (MI); 65% LTV (CA, DC, NJ, RI, PA); 70% LTV (all other states)	< 80% applies to all states and tiers	70% LTV = FL 85% LTV = all other states	N/A	75%, 80%, 85%, 90%, 100% LTV with varied loan amount tiers
Minimum Loan Amount	\$10,000	No Minimum	\$10,000	\$10,000	\$10,000	\$10,000	N/A	\$5,000
Maximum Loan Amount	\$500,000	No Maximum	\$1,000,000			No Maximum	N/A	\$1,000,000
Maximum Loan Details	4 pricing tiers up to \$500K < 85% LTV	2 pricing tiers up to 80% LTV up to \$416,999 and \$417K +	50% LTV < \$1MM 55% LTV < \$750K 60% LTV < \$500K 65% LTV < \$300K	Tiered pricing \$500K < 80%		Based on equity available <70% LTV (FL) Based on equity available <85% LTV (all other states)	N/A	75% LTV < \$1,000,000 80% LTV < \$850K 85% LTV < \$500K 90% & 100% LTVs < \$150K
Closing Costs Requirements	Bank pays all closing costs on loans < \$500K. In SC and DE bank pays up to \$300 for attorney fees	Approximately \$500 plus a 1.00% origination fee; bank pays up to \$250 in closing costs	"Bank-Pays Costs" or "Borrower-Pays Costs" option available. Borrowers can choose to pay closing costs to receive the best rate. "Bank-Pays" closing cost option pricing adjustment is + 0.25%	Borrower pays 1.00% origination and all applicable mortgage tax fees	Bank pays all closing costs	Borrower must pay closing costs, including a \$165 loan origination fee	N/A	Bank pays closing costs up to \$500K < 85% LTV; Over \$500K for higher LTV options customer pays closing costs. For FL & NY Bank pays closing costs up to \$250K; Over \$250K for higher LTV options customer pays closing costs
Repayment Term (yrs)	25 year term	5, 10, and 15 years (2nd Lien); 30 years for 1st lien	10, 15 and 30 year terms available	10, 20 and 30 year terms available	5 and 30 year terms available	15 and 30 year terms available	N/A	5, 7, 10, 15, 20 and 30 year terms available; 5-year and 7-year balloon term options are available/ 20-year amortization period
Prepayment Penalty	\$450 plus all costs incurred if closed within 36 months (except Texas)	\$250 within 36 months (except DC)	If bank absorbs the closing costs, all closing fees must be recovered by the lender if closed within 24 months	1.00%/ 36 months (NY, FL, MD) 1.00% or \$1K/ 36 months (GA, KS, MN, VA, Orleans Parish) 1.00% or \$500/ 36 months (all other states)	If loan is closed within 36 months, customer must reimburse all costs paid at closing by bank	1.00% or \$300 if closed within 36 months	N/A	\$450 if closed within 36 months

**QUICK SNAPSHOT**  
of your competitor's maximum loan amount details and LTV offerings

Maximum loan amounts can vary by state.

Varied limitations by state, by lender, especially in Texas.

Information provided assumes an owner-occupied, primary residence, 2ND lien position