



TOMPKINS TRUST COMPANY

Prompt Personal Service
Prequalification Analysis
No Prepayment Penalty

Records/Servicing Kept Locally
Construction/Perm and Land Loans
Non-Owner Occupied Programs

Other Rates and Terms available
Flexible Underwriting
No MI @85% LTV on ARMS

FIXED RATE PRODUCTS

TERM	RATE	POINTS	APR*
15 Years	5.375%	0.00	5.420%
30 Years	5.875%	0.00	5.902%
40 Years	6.500%	0.00	6.524%
Non-owner occupied – 30 yr fixed	6.500%	1.00	6.640%

SONYMA – Low Interest Rate – 5.375% - 1 Point APR 5.467%
Achieving the Dream Rate – 4.875% - 1 Point APR 4.949%

Add .50 to the rate for closing cost assistance loan
(40 yr. SONYMA, add 0.125 to the rate above)

Tompkins Plus 100 – 6.375% APR 6.403%
Tompkins Plus 97 – 6.250% APR 6.278%

Annual Percentage Rate (APR) example is for a \$100,000 loan with a 20% down payment. Loans with lower down payments require private mortgage insurance, which will affect APRs.

ADJUSTABLE RATE (ARM) PRODUCTS

ARM	RATE	POINTS (1)	APR	CAPS (Adj/Life)	INDEX	MARGIN
1	5.000%	0.00	6.139%	1.0%/5.0%	3.50%	2.75%
3	5.125%	0.00	5.900%	2.5%/5.0%	3.35%	2.75%
5	5.375%	0.00	6.011%	2.5%/5.0%	3.67%	2.75%
7/3	5.625%	0.00	5.898%	*2.5%/5.0%	3.35%	2.75%
15/1	5.625%	0.00	5.806%	*2.0%/6.0%	3.50%	3.00%

*The 2.5% rate cap is not applicable at the 1st rate change. (See Fact Sheet for additional information).

All rates are subject to change.

Please call one of our mortgage officers for current rates and product details at one of our conveniently located offices:

Main 607-273-3210 - JoEllen Hedlund
Triphammer 607-257-0875 - Jackie Duff
Auburn 315-255-9078 - Lisa Giannone
Cortland 607-662-0376 - Debby Augst

Financial Center 607-266-5449 - Sherl Walters
607-266-5448 - Debby Augst
607-266-5485 - Judy VanNest