

### Conforming Fixed Rate Mortgages\*

Primary & Secondary Homes ~ \$417,000.00 limit

Primary with Second Unit ~ \$533,850.00 limit

Term In Years	Interest Rate	Points	APR	Monthly Payments per \$1000 borrowed
15	3.000%	1	3.511%	\$6.91
15	3.250%	0	3.614%	\$7.03
20	3.500%	1	3.902%	\$5.80
20	3.750%	0	4.037%	\$5.93
30	3.625%	1	3.914%	\$4.56
30	3.875%	0	4.083%	\$4.70

### Conforming Jumbo Fixed Rate Mortgages\*

Primary & Secondary Homes ~ \$417,001.00 to \$625,500.00

Term In Years	Interest Rate	Points	APR	Monthly Payments per \$1000 borrowed
15	3.125%	1	3.638%	\$6.97
15	3.375%	0	3.740%	\$7.09
20	3.625%	1	4.029%	\$5.86
20	3.875%	0	4.164%	\$5.99
30	3.750%	1	4.041%	\$4.63
30	4.000%	0	4.209%	\$4.77

\* These loans and rates are subject to secondary market underwriting approval.

### Non-Conforming Fixed Rate Mortgages

Primary & Secondary Homes

Term In Years	Interest Rate	Points	APR	Monthly Payments per \$1000 borrowed
10	3.250%	1	3.940%	\$9.77
10	3.500%	0	3.975%	\$9.89
15	3.375%	1	3.891%	\$7.09
15	3.625%	0	3.993%	\$7.21
20	4.000%	1	4.410%	\$6.06
20	4.250%	0	4.543%	\$6.19
30	4.250%	1	4.664%	\$4.92
30	4.500%	0	4.796%	\$5.07

APRs are based on \$125,000.00 loan amount.

For Loan amounts over \$1,500,000.00, .25 basis points are added to current rate.

APR - Annual Percentage Rate is the actual cost of credit to the borrower, including interest and certain other charges, expressed as a yearly rate and calculated over the life of the loan.

For Investment Property mortgages, please contact the Mortgage Loan Department for rates and terms.



### Home Equity Lines of Credit

Rate: \*Prime Rate + .50% Term: 25 Years

\*Prime Rate as published by the Wall Street Journal

Floor rate of 4% and ceiling rate of 18%

Home Equity Lines are revolving credit lines based on the Wall Street Journal Prime Rate. The customer pays "interest only" monthly payments for the first ten (10) years. For the remaining fifteen (15) years, the customer will have monthly principal and interest payments due on the balance. To open and maintain a Home Equity account with Nantucket Bank, you will be charged a \$50.00 annual maintenance fee. You may have to pay certain fees to third parties such as appraisers, attorneys, credit reporting agencies, and government agencies. These fees generally total \$175.00 to 600.00. Also, you must carry insurance on the property that secures the loan.

### Home Equity Loans

Amount: \$500,000.00 Maximum; 80% Loan to Value  
Rate: Fixed

Please call or consult our Consumer rate sheet for more information on our Home Equity Lines of Credit and our Home Equity Loans



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## Mortgage Rates

Effective  
May 14, 2012

Interest rates, APRs, terms, and conditions are subject to change without notice.

### Adjustable Rate Mortgages

Primary & Secondary Home ~ Purchase or Refinance ~ \$625,500.00 Limit

Loan Type	Term In Years	Interest Rate	Points	APR	Monthly Payments per \$1000 borrowed
5/1 yr ARM	30	2.000%	1	3.070%	\$3.70
5/1 yr ARM	30	2.375%	0	3.121%	\$3.89
7/1 yr ARM	30	2.375%	1	3.102%	\$3.89
7/1 yr ARM	30	2.750%	0	3.196%	\$4.08
10/1 yr ARM	30	3.000%	1	3.357%	\$4.22
10/1 yr ARM	30	3.250%	0	3.430%	\$4.35

### Jumbo Adjustable Rate Mortgages

Primary & Secondary Home ~ Purchase or Refinance

Loan Type	Term In Years	Interest Rate	Points	APR	Monthly Payments per \$1000 borrowed
5/1 yr ARM	30	2.375%	1	3.201%	\$3.89
5/1 yr ARM	30	2.750%	0	3.252%	\$4.08
7/1 yr ARM	30	2.750%	1	3.276%	\$4.08
7/1 yr ARM	30	3.125%	0	3.371%	\$4.28
10/1 yr ARM	30	3.375%	1	3.590%	\$4.42
10/1 yr ARM	30	3.625%	0	3.664%	\$4.56

All ARMs based on 1yr LIBOR with a 5% maximum adjustment at first adjustment and 2% annual adjustments thereafter. Lifetime cap = 5%. All rates are subject to increase.

APRs are based on \$125,000.00 loan amount. 5/1 - first adjustment rate is after 5 years.

7/1 - First adjustment rate is after 7 years. 10/1 - First adjustment rate is after 10 years.

Rates adjust annually thereafter for all adjustable rate loans.

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**For Investment Property mortgages, please contact the Mortgage Loan Department for rates and terms.**

*Please call the Residential Loan Department for an appointment or to answer your questions.*

508-228-0580



### Adjustable Rate Mortgages - Construction Only

Primary & Secondary Home Construction

Construction ~ Mandatory Auto Pay from Nantucket Bank Account during Construction Phase

Loan Type	Term In Years	Interest Rate	Points	APR	Monthly Payments per \$1000 borrowed
3/1 yr ARM	31	3.875%	1	3.700%	\$4.62
5/1 yr ARM	31	4.750%	1	3.900%	\$5.14

### Jumbo Adjustable Rate Mortgages - Construction Only

Primary & Secondary Home Construction

Construction ~ Mandatory Auto Pay from Nantucket Bank Account during Construction Phase

Loan Type	Term In Years	Interest Rate	Points	APR	Monthly Payments per \$1000 borrowed
3/1 yr ARM	31	4.375%	1	3.810%	\$4.92
5/1 yr ARM	31	5.250%	1	4.020%	\$5.45

All ARMs adjusted with 2% annual caps and 6% lifetime caps. All rates are subject to increase. APRs are based on \$125,000.00 loan amount. 3/1 - First adjustment date is after three years; 5/1 - First adjustment date is after 5 years. Annually thereafter for both 3/1 and 5/1. 1/15 and 1/30 adjusted annually.

**For Loan amounts over \$1,500,000.00, .25 basis points are added to current rate.**

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