



900 Main St
 Sanford, ME 04073
 1-888-226-5747 / 207-324-2285
www.partnersbankonline.com



17-Sep-19

Fixed Rate Non-Conforming Mortgage Loans (Portfolio Loans)					
1-4 Family Owner Occupied					
Property Type	LTV	Term	Rate	Points	APR
SFR, second home, doublewide mobile homes, non-warrantable condos, seasonal properties See note for condotels	80%	15 Years	3.625	0	3.789%
		(10 Year Term Available)	3.500	0.5	3.737%
See note for condotels	80%	25/30 Years	3.950	0	4.042%
		(20 Year Term Available)	3.825	0.5	3.959%

NOTES:

85% LTV is available, add .375% to rates above
 Maximum loan amount \$2,000,000. Loans in excess of \$2,000,000 will be considered and rates determined on a case by case basis.
 Loan in Excess of \$1,000,000 - Max Cash Out LTV 75%

1-4 Family Non-Owner Occupied (Portfolio Loans)					
Investment Property	75%	15 Years	4.250	0	4.416%
SFR, Condo, Doublewide on own land See note for condotels			4.125	0.5	4.366%
See note for condotels	75%	30 Years	5.000	0	5.098%
			4.875	0.5	5.017%

NOTES:

Maximum loan amount \$1,000,000
 Loans in excess of \$1,000,000 will be considered and rates determined on a case by case basis

Condotels:

up to 20 yr term, 20% down payment is permitted. For 25 yr term, 25% down payment is required. (Use appropriate portfolio rates above)

Jumbo Mortgage Loans					
Owner Occupied, Conforming Property and Borrower, Loans in excess of salable limits					
SFR, second home, doublewide mobile homes, warrantable condos	80%	15 Years	3.750	0	3.914%
			3.375	0.5	3.611%
1 Unit \$484,351+ 2 Units \$620,201 + 3 Units \$749,651 +	80%	30 Years	4.000	0	4.093%
			3.875	0.5	4.009%
See note for condotels	89.99%	30 Years	4.625	0	4.721%
			4.500	0.5	4.639%

NOTES:

Maximum loan amount \$2,000,000. Loans in excess of \$2,000,000 will be considered and rates determined on a case by case basis.
 Loan in Excess of \$1,000,000 - Max Cash out LTV 75%
 If second home, max LTV is 85%

Construction Mortgage Loans					
Owner Occupied, Conforming Loan Limits					
Property Type	LTV	Term	Rate	Points	APR
SFR, second home, doublewide mobile homes on own land	80%	15 Years	3.750	0	4.170%
			3.625	1	4.197%
Jumbo Loan Amounts add .25% to pricing	80%	30 Years	4.250	0	4.491%
			4.125	1	4.452%

NOTES:

85% LTV allowed for fixed price contracts, no owner GC - add .375% to rate
 Maximum loan amount \$2,000,000
 Loans in excess of \$2,000,000 will be considered and rates determined on a case by case basis

Land					
Raw Land	65%	15 Years	4.875	0.5	5.122%
Approved Lot	75%	15 Years	4.875	0.5	5.122%

Maximum: 10 Acres (call for exception)



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Adjustable Rate Programs for Portfolio Loans						
Loan Product	LTV	Term	Rate	Points	APR	Margin
1-4 Family Owner Occupied, Second Home - Maximum \$1,000,000						
3/1 Year Adjustable Rate	80%	30 Years	3.250	0.5	3.379%	3.000
			3.125	1	3.294%	
5/1 Year Adjustable Rate	80%	30 Years	3.400	0.5	3.530%	3.000
			3.275	1	3.445%	
7/1 Year Adjustable Rate	80%	30 Years	3.750	0.5	3.883%	3.000
			3.625	1	3.799%	
85% LTV for any above products	85%	30 Years	Add .375 to above			3.375
1-4 Family Owner Occupied, Second Home - \$1,000,000 - \$2,000,000						
Add .25 to above rates, same points						3.000
1-4 Family Non-Owner Occupied						
Add .25 to above rates, same points						3.250

NOTES:

2% annual and 6% Lifetime Caps.

Loan in Excess of \$1,000,000 - Max Cash out LTV 75%

Loans in excess of \$2,000,000 will be considered and rates determined on a case by case basis

Home Equity Loans/Lines				
1-4 Family Owner Occupied, Second Home				
Loan Product	LTV	Maximum Term	Rate	APR
Home Equity Loan	80%	10 Years	5.500	5.500%
		15 Years	5.750	5.750%
		20 Years	6.000	6.000%
Loan Product	LTV	Term	Rate	APR
Home Equity Line (HELOC)	80%	10 year draw / 15 year repayment	Prime+0%	5.250%
	90%	10 year draw / 15 year repayment	Prime+1%	6.250%

Mobile Home Rates - Singlewide on Own Land					
Property Type	LTV	Term MAX	Rate	Points	APR
New	75%	20 Years	7.250	0.5	7.463%
Used	75%	20 Years	7.750	0.5	7.967%

Mobile Home Rates – In A Park or on Leased Land					
Property Type	LTV	Term	Rate	Points	APR
Doublewide - New	75%	20 Years	7.250	0.5	7.463%
Doublewide - Used			8.000	0.5	8.219%
Singlewide - New	75%	20 Years	7.500	0.5	7.715%
Singlewide - Used			8.250	0.5	8.471%

Doublewide on own Land – Conventional Financing applies

Primary or Secondary Residence only.

If placing a new or used mobile on land, construction financing applies.

Maximum age of unit: 20 years

1 Year Treasury Index
 Wall St Prime as of September 27, 2018

1.81
 5.25