

APR Disclosure

*Interest rates and annual percentage rates (APRs) are based on current market rates, are for informational purposes only, are subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value, credit score and other variables—call for details. Rate data is for illustrative purposes only. Private client rates assume a borrower with excellent credit and a personal depository relationship with Sabadell in excess of \$250,000 and is subject to change without notice. Subject to underwriting approval. Application required: not all applicants will be approved. Annual percentage rate in ARM products may increase after the loan is closed. This is not a credit decision or a commitment to lend. Additional loan programs may be available.

- Principal and interest monthly payment estimates (15 fixed loan): 180 payments of \$727.22 (assuming a \$100,000 loan amount).

Payment estimates do not include amounts for taxes or insurance and assumes no mortgage insurance is required for the loan, your actual payment obligation will be greater. If an escrow account is required or requested to cover any of these items, the monthly payment amount will increase. APR reflects the effective cost of your loan on a yearly basis, taking into account such items as interest, most closing costs, discount points (also referred to as “points”) and loan-origination fees. One point is 1% of the mortgage amount (e.g., \$1,000 on a \$100,000 loan). Rates assume 0.25% reduction with (optional) direct debit from a Sabadell United Bank checking account. Your monthly payment is not based on APR, but instead on the interest rate on your Note.

Adjustable-rate mortgage (ARM) rates assume no increase in the financial index after the initial fixed period. ARM rates and monthly payments are subject to increase after the fixed period. For ARM interest rates, after the initial period, the variable interest rate and payment will be adjusted every year and equal the total of the one year LIBOR plus our margin. Your rate cannot increase more than 5% over the initial interest rate over the term of the loan. Your rate cannot decrease below the initial interest rate over the term of the loan. These rates also assume the following: 1) Property type/use: Single family residence/owner occupied; 2) Loan-to-value (LTV): 75%, or as user selected. LTV = ratio of loan amount divided by the purchase price; 3) Down payment: 25%; 4) No rate lock period; 5) Loan amount: \$100,000; 6) Discount point (s): 0 ; 7) Lien position: First lien; Property location: Florida; Loan term: 30 years (15 years for the 15 fixed product).