

Proposed Rate Changes							

Ember Hypotheken 1							
Renteproduct	NHG	to 75% FV (65% MV)	to 90% FV (75%MV)	to 100% FV (85% MV)	to 110% FV (90% MV)	to 125% FV (100% MV)	to 150% FV (125% MV)
Variabele rente (floating rate)	n.a.	3,15	3,15	3,30	3,30	3,45	3,55
1 year fixed	n.a.	2,70	2,80	2,85	2,90	2,95	3,00
3 year fixed	n.a.	2,80	2,90	2,95	3,00	3,05	3,10
5 year fixed	n.a.	2,80	2,90	2,95	3,00	3,05	3,10
7 year fixed	n.a.	2,80	2,90	2,95	3,00	3,05	3,10
10 year fixed	n.a.	3,00	3,10	3,15	3,20	3,25	3,30
15 year fixed (prepayment calcs only)	n.a.	3,45	3,55	3,60	3,65	3,70	3,75
20 year fixed (prepayment calcs only)	n.a.	3,60	3,70	3,75	3,80	3,85	3,90
5 year fixed Rentermarge (prepay calcs only)	n.a.	2,90	3,00	3,05	3,10	3,15	3,20
10 year fixed Rentermarge (prepay calcs only)	n.a.	3,20	3,30	3,35	3,40	3,45	3,50
15 year fixed Rentermarge (prepay calcs only)	n.a.	3,45	3,55	3,60	3,65	3,70	3,75
20 year fixed Rentermarge (prepay calcs only)	n.a.	3,60	3,70	3,75	3,80	3,85	3,90
25 year fixed Rentermarge (prepay calcs only)	n.a.	3,65	3,75	3,80	3,85	3,90	3,95
30 year fixed Rentermarge (prepay calcs only)	n.a.	3,65	3,75	3,80	3,85	3,90	3,95
Variabele rente 2013 (floating rate)	n.a.	3,35	3,45	3,50	3,50	3,60	3,65

Ember Hypotheken 2							
Renteproduct	NHG	to 75% FV (65% MV)	to 90% FV (75%MV)	to 100% FV (85% MV)	to 110% FV (90% MV)	to 125% FV (100% MV)	to 150% FV (125% MV)
Variabele rente (floating rate)	n.a.	3,30	3,30	3,40	3,40	3,50	3,60
1 year fixed	n.a.	2,70	2,80	2,85	2,90	2,95	3,00
3 year fixed	n.a.	2,80	2,90	2,95	3,00	3,05	3,10
5 year fixed	n.a.	2,80	2,90	2,95	3,00	3,05	3,10
7 year fixed	n.a.	2,80	2,90	2,95	3,00	3,05	3,10
10 year fixed	n.a.	3,00	3,10	3,15	3,20	3,25	3,30
15 year fixed (prepayment calcs only)	n.a.	3,45	3,55	3,60	3,65	3,70	3,75
20 year fixed (prepayment calcs only)	n.a.	3,60	3,70	3,75	3,80	3,85	3,90
5 year fixed Rentermarge (prepay calcs only)	n.a.	2,90	3,00	3,05	3,10	3,15	3,20
10 year fixed Rentermarge (prepay calcs only)	n.a.	3,20	3,30	3,35	3,40	3,45	3,50
15 year fixed Rentermarge (prepay calcs only)	n.a.	3,45	3,55	3,60	3,65	3,70	3,75
20 year fixed Rentermarge (prepay calcs only)	n.a.	3,60	3,70	3,75	3,80	3,85	3,90
25 year fixed Rentermarge (prepay calcs only)	n.a.	3,65	3,75	3,80	3,85	3,90	3,95
30 year fixed Rentermarge (prepay calcs only)	n.a.	3,65	3,75	3,80	3,85	3,90	3,95
Variabele rente 2013 (floating rate)	n.a.	3,50	3,60	3,65	3,70	3,75	3,80