

| Ember Hypotheken 1                            |      |                       |                      |                           |                           |                            |                            |
|---|------|-----------------------|----------------------|---------------------------|---------------------------|----------------------------|----------------------------|
| Renteproduct                                  | NHG  | to 75% FV<br>(65% MV) | to 90% FV<br>(75%MV) | to 100%<br>FV (85%<br>MV) | to 110%<br>FV (90%<br>MV) | to 125%<br>FV (100%<br>MV) | to 150%<br>FV (125%<br>MV) |
| Variabele rente (floating rate)               | n.a. | 6,95                  | 6,95                 | 7,10                      | 7,10                      | 7,25                       | 7,35                       |
| 1 year fixed                                  | n.a. | 7,50                  | 7,60                 | 7,65                      | 7,70                      | 7,75                       | 7,80                       |
| 3 year fixed                                  | n.a. | 7,00                  | 7,10                 | 7,15                      | 7,20                      | 7,25                       | 7,30                       |
| 5 year fixed                                  | n.a. | 6,65                  | 6,75                 | 6,80                      | 6,85                      | 6,90                       | 6,95                       |
| 7 year fixed                                  | n.a. | 6,70                  | 6,80                 | 6,85                      | 6,90                      | 6,95                       | 7,00                       |
| 10 year fixed                                 | n.a. | 6,70                  | 6,80                 | 6,85                      | 6,90                      | 6,95                       | 7,00                       |
| 15 year fixed (prepayment calcs only)         | n.a. | 6,75                  | 6,85                 | 6,90                      | 6,95                      | 7,00                       | 7,05                       |
| 20 year fixed (prepayment calcs only)         | n.a. | 6,70                  | 6,80                 | 6,85                      | 6,90                      | 6,95                       | 7,00                       |
| 5 year fixed Rentermarge (prepay calcs only)  | n.a. | 6,75                  | 6,85                 | 6,90                      | 6,95                      | 7,00                       | 7,05                       |
| 10 year fixed Rentermarge (prepay calcs only) | n.a. | 6,70                  | 6,80                 | 6,85                      | 6,90                      | 6,95                       | 7,00                       |
| 15 year fixed Rentermarge (prepay calcs only) | n.a. | 6,75                  | 6,85                 | 6,90                      | 6,95                      | 7,00                       | 7,05                       |
| 20 year fixed Rentermarge (prepay calcs only) | n.a. | 6,70                  | 6,80                 | 6,85                      | 6,90                      | 6,95                       | 7,00                       |
| 25 year fixed Rentermarge (prepay calcs only) | n.a. | 6,55                  | 6,65                 | 6,70                      | 6,75                      | 6,80                       | 6,85                       |
| 30 year fixed Rentermarge (prepay calcs only) | n.a. | 6,45                  | 6,55                 | 6,60                      | 6,65                      | 6,70                       | 6,75                       |
| Variabele rente 2013 (floating rate)          | n.a. | 7,15                  | 7,25                 | 7,30                      | 7,30                      | 7,40                       | 7,45                       |

| Ember Hypotheken 2                            |      |                       |                      |                           |                           |                            |                            |
|---|------|-----------------------|----------------------|---------------------------|---------------------------|----------------------------|----------------------------|
| Renteproduct                                  | NHG  | to 75% FV<br>(65% MV) | to 90% FV<br>(75%MV) | to 100%<br>FV (85%<br>MV) | to 110%<br>FV (90%<br>MV) | to 125%<br>FV (100%<br>MV) | to 150%<br>FV (125%<br>MV) |
| Variabele rente (floating rate)               | n.a. | 6,95                  | 6,95                 | 7,05                      | 7,05                      | 7,15                       | 7,25                       |
| 1 year fixed                                  | n.a. | 7,50                  | 7,60                 | 7,65                      | 7,70                      | 7,75                       | 7,80                       |
| 3 year fixed                                  | n.a. | 7,00                  | 7,10                 | 7,15                      | 7,20                      | 7,25                       | 7,30                       |
| 5 year fixed                                  | n.a. | 6,65                  | 6,75                 | 6,80                      | 6,85                      | 6,90                       | 6,95                       |
| 7 year fixed                                  | n.a. | 6,70                  | 6,80                 | 6,85                      | 6,90                      | 6,95                       | 7,00                       |
| 10 year fixed                                 | n.a. | 6,70                  | 6,80                 | 6,85                      | 6,90                      | 6,95                       | 7,00                       |
| 15 year fixed (prepayment calcs only)         | n.a. | 6,75                  | 6,85                 | 6,90                      | 6,95                      | 7,00                       | 7,05                       |
| 20 year fixed (prepayment calcs only)         | n.a. | 6,70                  | 6,80                 | 6,85                      | 6,90                      | 6,95                       | 7,00                       |
| 5 year fixed Rentermarge (prepay calcs only)  | n.a. | 6,75                  | 6,85                 | 6,90                      | 6,95                      | 7,00                       | 7,05                       |
| 10 year fixed Rentermarge (prepay calcs only) | n.a. | 6,70                  | 6,80                 | 6,85                      | 6,90                      | 6,95                       | 7,00                       |
| 15 year fixed Rentermarge (prepay calcs only) | n.a. | 6,75                  | 6,85                 | 6,90                      | 6,95                      | 7,00                       | 7,05                       |
| 20 year fixed Rentermarge (prepay calcs only) | n.a. | 6,70                  | 6,80                 | 6,85                      | 6,90                      | 6,95                       | 7,00                       |
| 25 year fixed Rentermarge (prepay calcs only) | n.a. | 6,55                  | 6,65                 | 6,70                      | 6,75                      | 6,80                       | 6,85                       |
| 30 year fixed Rentermarge (prepay calcs only) | n.a. | 6,45                  | 6,55                 | 6,60                      | 6,65                      | 6,70                       | 6,75                       |
| Variabele rente 2013 (floating rate)          | n.a. | 7,15                  | 7,25                 | 7,30                      | 7,35                      | 7,40                       | 7,45                       |