

HOMWORKS FINANCING RATE SHEET

FIXED RATE Program - Effective April 23, 2008

Amount	Rate	Max. Term	Max. Amortization
\$1,000 - \$2,499	13.50%	60 Months	120 Months
\$2,500 - \$4,999	11.00%	60 Months	120 Months
\$5,000 - \$9,999	9.00%	60 Months	120 Months
\$10,000 - \$24,999	7.75%	60 Months	120 Months
\$25,000 - \$35,000	7.35%	60 Months	120 Months

- ⇒ Rate holds on approved applications are valid for 90 days
- ⇒ Approvals are valid for 90 days
- ⇒ Interest buy-downs are available, contact Homeworks Financing for more information
- ⇒ 365 days payment deferrals available on approved credit, subject to applicant meeting additional credit criteria
- ⇒ Note: Minimum monthly payment is \$25.00
- ⇒ Rate subject to change without notice

VARIABLE RATE Program - based on TD Prime Rate 2.50% - Effective March 4, 2009

Amount	Rate	Max. Term	Max. Amortization
\$5,000 - \$9,999	TD Prime + 3.25% <u>5.75%</u>	120 Months for all tiers	120 Months for all tiers
\$10,000 - \$24,999	TD Prime + 2.75% <u>5.25%</u>		
\$25,000 - \$35,000	TD Prime + 2.75% <u>5.25%</u>		

- ⇒ Approvals are valid for 90 days
- ⇒ 365 days payment deferrals available on approved credit, subject to applicant meeting additional credit criteria
- ⇒ Note: Minimum monthly payment is \$25.00
- ⇒ **Variable Rate not available in New Brunswick, Newfoundland & The Territories**
- ⇒ Rate subject to change without notice