Important Content:

What You Should Know About Home Equity Lines of Credit

EquityReserve Early Disclosure

17801 Georgia Avenue
Olney, MD 20832
301-774-6400
1-800-399-5919

www.sandyspringbank.com
What You Should Know About Home Equity Lines of Credit

More and more lenders are offering home equity lines of credit. By using the equity in your home, you may qualify for a sizable amount of credit, available for use when and how you please, at an interest rate that is relatively low.

Furthermore, under the tax law—depending on your specific situation—you may be allowed to deduct the interest because the debt is secured by your home.

If you are in the market for credit, a home equity plan may be right for you. Or perhaps another form of credit would be better. Before making a decision, you should weigh carefully the costs of a home equity line against the benefits. You should shop for the credit terms that best meet your borrowing needs without posing undue financial risk. And remember, failure to repay the amounts you’ve borrowed, plus interest, could mean the loss of your home.

Home Equity Plan Checklist

Ask your lender to help fill out this checklist.

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What is a Home Equity Line of Credit?

A home equity line of credit is a form of revolving credit in which your home serves as collateral. Because the home is likely to be a consumer’s largest asset, many homeowners use their credit lines only for major items such as education, home improvements, or medical bills and not for day-to-day expenses.

With a home equity line, you will be approved for a specific amount of credit—your credit limit, the maximum amount you may borrow at any one time under the plan. Many lenders set the credit limit on a home equity line by taking a percentage (say, 75 percent) of the home’s appraised value and subtracting from that the balance owed on the existing mortgage. For example:
Appraised value of home $100,000
Percentage x 75%
Percentage of appraised value = $75,000
Less balance owed on mortgage - $40,000

Potential credit $ 35,000

In determining your actual credit limit, the lender will also consider your ability to repay, by looking at your income, debts, and other financial obligations as well as your credit history.

Many home equity plans set a fixed period during which you can borrow money, such as 10 years. At the end of this “draw period,” you may be allowed to renew the credit line. If your plan does not allow renewals, you will not be able to borrow additional money once the period has ended. Some plans may call for payment in full of any outstanding balance at the end of the period. Others may allow repayment over a fixed period (the “repayment period”), for example, 10 years.

Once approved for a home equity line of credit, you will most likely be able to borrow up to your credit limit whenever you want. Typically, you will use special checks to draw on your line. Under some plans, borrowers can use a credit card or other means to draw on the line.

There may be limitations on how you use the line. Some plans may require you to borrow a minimum amount each time you draw on the line (for example, $300) and to keep a minimum amount outstanding. Some plans may also require that you take an initial advance when the line is set up.

**What Should You Look for When Shopping for a Plan?**

If you decide to apply for a home equity line of credit, look for the plan that best meets your particular needs. Read the credit agreement carefully, and examine the terms and conditions of various plans, including the annual percentage rate (APR) and the costs of establishing the plan. The APR for a home equity line is based on the interest rate alone and will not reflect the closing costs and other fees and charges, so you’ll need to compare these costs, as well as the APRs, among lenders.

**Interest rate charges and related plan features**

Home equity lines of credit typically involve variable rather than fixed interest rates. The variable rate must be based on a publicly available index (such as the prime rate published in some major daily newspapers or a U.S. Treasury bill rate); the interest rate for borrowing under the home equity line changes, mirroring fluctuations in the value of the index. Most lenders cite the interest rate you will pay as the value of the index at a particular time plus a “margin,” such as 2 percentage points. Because the cost of borrowing is tied directly to the value of the index, it is important to find out which index is used, how often the value of the index changes, and how high it has risen in the past as well as the amount of the margin.

Lenders sometimes offer a temporarily discounted interest rate for home equity lines—a rate that is unusually low and may last for only an introductory period, such as 6 months.

Variable-rate plans secured by a dwelling must, by law, have a ceiling (or cap) on how much your interest rate may increase over the life of the plan. Some variable-rate plans limit how much your payment may increase and how low your interest rate may fall if interest rates drop.

Some lenders allow you to convert from a variable interest rate to a fixed rate during the life of the plan, or to convert all or a portion of your line to a fixed-term installment loan.

Plans generally permit the lender to freeze or reduce your credit line under certain circumstances. For example, some variable-rate plans may not allow you to draw additional funds during a period in which the interest rate reaches the cap.

**Costs of Establishing and Maintaining a Home Equity Line**

Many of the costs of setting up a home equity line of credit are similar to those you pay when you buy a home. For example:
• A fee for a property appraisal to estimate the value of your home
• An application fee, which may not be refunded if you are turned down for credit
• Up-front charges, such as one or more points (one point equals 1 percent of the credit limit)
• Closing costs, including fees for attorneys, title search, and mortgage preparation and filing; property and title insurance; and taxes.

In addition, you may be subject to certain fees during the plan period, such as annual membership or maintenance fees and a transaction fee every time you draw on the credit line.

You could find yourself paying hundreds of dollars to establish the plan. If you were to draw only a small amount against your credit line, those initial charges would substantially increase the cost of the funds borrowed. On the other hand, because the lender’s risk is lower than for other forms of credit, as your home serves as collateral, annual percentage rates for home equity lines are generally lower than rates for other types of credit. The interest you save could offset the costs of establishing and maintaining the line. Moreover, some lenders waive some or all of the closing costs.

**How Will You Repay Your Home Equity Plan?**

Before entering into a plan, consider how you will pay back the money you borrow. Some plans set minimum payments that cover a portion of the principal (the amount you borrow) plus accrued interest. But (unlike with the typical installment loan) the portion that goes toward principal may not be enough to repay the principal by the end of the term. Other plans may allow payment of interest alone during the life of the plan, which means that you pay nothing toward the principal. If you borrow $10,000, you will owe that amount when the plan ends.

Regardless of the minimum required payment, you may choose to pay more, and many lenders offer a choice of payment options. Many consumers choose to pay down the principal regularly as they do with other loans. For example, if you use your line to buy a boat, you may want to pay it off as you would a typical boat loan.

Whatever your payment arrangements during the life of the plan—whether you pay some, a little, or none of the principal amount of the loan—when the plan ends you may have to pay the entire balance owed, all at once. You must be prepared to make this “balloon payment” by refinancing it with the lender, by obtaining a loan from another lender, or by some other means. If you are unable to make the balloon payment, you could lose your home.

If your plan has a variable interest rate, your monthly payments may change. Assume, for example, that you borrow $10,000 under a plan that calls for interest-only payments. At a 10 percent interest rate, your monthly payments would be $83. If the rate rises over time to 15 percent, your monthly payments will increase to $125. Similarly, if you are making payments that cover interest plus some portion of the principal, your monthly payments may increase, unless your agreement calls for keeping payments the same throughout the plan period.

If you sell your home, you will probably be required to pay off your home equity line in full immediately. If you are likely to sell your home in the near future, consider whether it makes sense to pay the up-front costs of setting up a line of credit. Also keep in mind that renting your home may be prohibited under the terms of your agreement.

**Lines of Credit vs. Traditional Second Mortgage Loans**

If you are thinking about a home equity line of credit, you might also want to consider a traditional second mortgage loan. A second mortgage provides you with a fixed amount of money repayable over a fixed period. In most cases the payment schedule calls for equal payments that will pay off the entire loan within the loan period. You might consider a second mortgage instead of a home equity line if, for example, you need a set amount for a specific purpose, such as an addition to your home.

In deciding which type of loan best suits your needs, consider the costs under the two alternatives. Look at both the APR and other charges. Do not, however, simply compare the APRs, because the APRs on the two types of loans are figured differently:

• The APR for a traditional second mortgage loan takes into account the interest rate charged plus points and other finance charges.
• The APR for a home equity line of credit is based on the periodic interest rate alone. It does not include points or other charges.

**Disclosures from Lenders**

The federal Truth in Lending Act requires lenders to disclose the important terms and costs of their home equity plans, including the APR, miscellaneous charges, the payment terms, and information about any variable-rate feature. And in general, neither the lender nor anyone else may charge a fee until after you have received this information. You usually get these disclosures when you receive an application form, and you will get additional disclosures before the plan is opened. If any term (other than a variable-rate feature) changes before the plan is opened, the lender must return all fees if you decide not to enter into the plan because of the change.
When you open a home equity line, the transaction puts your home at risk. If the home involved is your principal dwelling, the Truth in Lending Act gives you 3 days from the day the account was opened to cancel the credit line. This right allows you to change your mind for any reason. You simply inform the lender in writing within the 3-day period. The lender must then cancel its security interest in your home and return all fees—including any application and appraisal fees—paid to open the account.

What if the lender freezes or reduces your line of credit?

Plans generally permit lenders to freeze or reduce a credit line if the value of the home “declines significantly” or when the lender “reasonably believes” that you will be unable to make your payment due to a “material change” in your financial circumstances. If this happens, you may want to:

- **Talk with your lender.** Find out what caused the lender to freeze or reduce your credit line and what, if anything, you can do to restore it. You may be able to provide additional information to restore your line of credit, such as documentation showing that your house has retained its value or that there has not been a “material change” in your financial circumstances. You may want to get copies of your credit reports (go to the CFPB’s website at [www.consumerfinance.gov/askcfpb/5/can-i-review-my-credit-report.html](http://www.consumerfinance.gov/askcfpb/5/can-i-review-my-credit-report.html) for information about how to get free copies of your credit reports) to make sure all the information in them is correct. If your lender suggests getting a new appraisal, be sure you discuss appraisal firms in advance so that you know they will accept the new appraisal as valid.
- **Shop around for another line of credit.** If your lender does not want to restore your line of credit, shop around to see what other lenders have to offer. You may be able to pay off your original line of credit and take out another one. Keep in mind, however, that you may need to pay some of the same application fees you paid for your original line of credit.

Glossary

**Annual Membership or Maintenance Fee** – An annual charge for having the line of credit available. Charged regardless of whether or not the line is used.

**Annual Percentage Rate (APR)** – The cost of credit on a yearly basis expressed as a percentage.

**Application Fee** – Fees that are paid upon application. May include charges for property appraisal and a credit report.

**Balloon Payment** – A lump-sum payment that may be required when the plan ends.

**Cap (interest rate)** – A limit on how much the variable interest rate may increase during the life of the plan.

**Closing or Settlement Costs** – Fees paid at closing, including attorney’s fees, fees for preparing and filing a mortgage, fees for title search, taxes, and insurance.

**Credit Limit** – The maximum amount that may be borrowed under the home equity plan.

**Equity** – The difference between the fair market value (appraised value) of the home and the outstanding mortgage balance.

**Index** – Published rate that serves as a base for the interest rate charged on a home equity line and also as the base for rate changes used by the lender.

**Interest Rate** – The periodic charge, expressed as a percentage, for use of credit.

**Margin** – The number of percentage points the lender adds to the index rate to determine the annual percentage rate.

**Minimum Payment** – The minimum amount that you must pay (usually monthly) on your account. Under some plans, the minimum payment may cover interest only; under others, it may include both principal and interest.

**Points** – One point is equal to 1 percent of the amount of the credit line. Points must usually be paid at closing and are in addition to monthly interest.

**Security Interest** – An interest that a lender takes in the borrower’s property to ensure repayment of a debt.

**Transaction Fee** – A fee charged each time you draw on your credit line.

**Variable Rate** – An interest rate that changes periodically in relation to an index. Payments may increase or decrease accordingly.
The above information is adapted from the brochure "What You Should Know about Home Equity Lines of Credit."

Where to Go for Help

The following federal agency is responsible for enforcing the federal Truth in Lending Act, the law that governs disclosure of terms for home equity lines of credit.

Questions concerning compliance with the act by Sandy Spring Bank should be directed to the institution’s enforcement agency.

State Banks that Are Members of the Federal Reserve System

Federal Reserve Consumer Help
PO Box 1200
Minneapolis, MN 55480
888-851-1920 (toll free)
877-766-8533 (TTY) (toll free)
877-888-2520 (fax) (toll free)
e-mail: ConsumerHelp@FederalReserve.gov
www.FederalReserveConsumerHelp.gov

Sandy Spring Bank
EquityReserve Early Disclosure

IMPORTANT TERMS OF OUR EQUITYRESERVE EARLY DISCLOSURE

This disclosure contains important information about our EQUITYRESERVE (the “Plan”). You should read it carefully and keep a copy for your records.

Availability of Terms All of the terms of the Plan described herein are subject to change. If any of these terms change (other than the ANNUAL PERCENTAGE RATE) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you paid to us or anyone else in connection with your application.

Security Interest We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

Possible Actions We can terminate the Plan and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if:

(a) You commit fraud or make a material misrepresentation at any time in connection with the Plan.

(b) You do not meet the repayment terms of the Plan.

(c) Your action or inaction adversely affects the collateral for the Plan or our rights in the collateral.

We can suspend additional extensions of credit or reduce your credit limit during any period in which any of the following are in effect:

(a) The value of your dwelling declines significantly below the dwelling’s appraised value for purposes of the Plan.

(b) We reasonably believe that you will be unable to fulfill your payment obligations under the Plan due to a material change in your financial circumstances.

(c) You are in default under any material obligation of the Plan. We consider all of your obligations to be material.

(d) We are precluded by government action from imposing the ANNUAL PERCENTAGE RATE provided for under the Plan.

(e) The priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit limit.
(f) We have been notified by governmental authority that continued advances may constitute an unsafe and unsound business practice.

(g) The maximum ANNUAL PERCENTAGE RATE under the Plan is reached.

Fees and Charges To open an account, you must pay certain fees (closing costs) to third parties such as appraisers, credit reporting firms, and government agencies. These third party fees generally total between $540.00 and $1,400.00 for a $50,000 line of credit. We will pay all closing costs on your behalf at closing WITH THE EXCEPTION OF PRINCE GEORGE'S COUNTY TRANSFER TAXES. YOU MUST PAY PRINCE GEORGE'S COUNTY TRANSFER TAXES AT CLOSING. You will reimburse us for the closing costs we pay if the Plan is terminated (by you or us) during its first 3 years.

Closing costs are not waived for transactions made in conjunction with a Sandy Spring Bank 1st lien position mortgage loan (Sandy Spring Bank holds your primary mortgage). You are responsible for all closing costs.

Property Insurance You must carry insurance on the property that secures the Plan.

Minimum Payment Requirements You can obtain advances of credit for 10 years (the "Draw Period"). During the Draw period, payments will be due monthly. Your minimum monthly payment will equal the amount of your accrued FINANCE CHARGES. The minimum payment will not reduce the principal that is outstanding on your line.

After the Draw Period ends, the repayment period will begin. You will no longer be able to obtain credit advances and must repay the outstanding balance. During the repayment period, payments will be due monthly and will equal 2.00% of your balance or $100.00, whichever is greater, at the start of the repayment period. The length of the repayment period depends on the interest rate that applies to your Credit Line during the repayment period, but will not exceed 30 years. For example, if the interest rate was and remains at 9.00%, and you make only the minimum payment, the length of the repayment period will be 63 months. If the interest rate was and remains at 12.00%, and you make only the minimum payment, the length of the repayment period will be 70 months. The minimum payment may not fully repay the principal that is outstanding on your Credit Line and you will then be required to pay the entire balance in a single "balloon" payment.

Minimum Payment Example If you made only the minimum payment and took no other credit advances, it would take 14 years and 8 months to pay off a credit advance of $10,000 at an ANNUAL PERCENTAGE RATE of 4.750%. During that period, you would make 120 monthly payments ranging from $36.44 to $40.34. Then you would make 56 monthly payments ranging from $165.16 to $200.00.

Minimum Draw and Balance Requirements and Other Limitations The minimum amount of any credit advance that can be made on your Credit Line is $100.

Tax Deductibility You should consult a tax advisor regarding the deductibility of interest and charges for the Plan.

Variable Rate Feature The line has a variable rate feature, and the ANNUAL PERCENTAGE RATE (corresponding to the periodic rate) and the minimum monthly payment and term of the line can change as a result. The ANNUAL PERCENTAGE RATE does not include costs other than interest.

The ANNUAL PERCENTAGE RATE is based on the value of an index (referred to in this disclosure as the "Index"). The Index is the Highest Prime Rate published in the Wall Street Journal. Information about the Index is published in the Money Rates Table of the Wall Street Journal. To determine the ANNUAL PERCENTAGE RATE that will apply to your line, we add a margin to the value of the index. The margin we use depends upon a number of factors, including, but not limited to, your credit history, debt-to-income ratio, loan-to-value ratio, and approved credit limit. Ask us about the range of margins which may apply.

From time to time we offer Plans with a discounted initial ANNUAL PERCENTAGE RATE - The ANNUAL PERCENTAGE RATE is not based on the Index and margin used for later rate adjustments. A recent discounted rate we offered was in effect for 1 year.

If we forgo an ANNUAL PERCENTAGE RATE increase, at the time of a later adjustment we may return to the full Index value plus margin.

Please ask us for the current Index value, margin, discount (if any) and ANNUAL PERCENTAGE RATE. After you open a credit line, rate information will be provided on periodic statements that we send you.
Conversion Option

Conversion Periods During the Draw Period, you may transfer all or part of the principal balance of your Credit Line (minimum $5,000.00 each time) to a fixed rate fixed payment loan (a "Lock"). You may have up to 3 Locks outstanding at any one time, but you may not transfer additional amounts to any Lock. The balance of the Credit Line that is not transferred to a Lock is called your "Revolving Account." Each Lock is repaid by substantially equal monthly payments over a term you choose from 1 year up to 20 years. The minimum monthly payments over a term for each Lock during the draw and repayment periods will be an amount sufficient to repay the principal amount of the Lock together with interest at the ANNUAL PERCENTAGE RATE that applies to the Lock in full in substantially equal monthly payments by the end of the Lock term. After a Lock is established, your Minimum Payment each month will be the "Minimum Payment" described above applied to the balance of your Revolving Account plus the monthly payments for all Locks. The outstanding principal balances of your Locks are charged against your Credit Limit. As you reduce the outstanding principal balance of a Lock, that amount becomes available to borrow in the Revolving Account.

Rate Determination When we transfer your principal balance to a Lock, the rate of Finance Charge that will apply to the Lock is established. When the rate of Finance Charge is established for a Lock, it will not change. The ANNUAL PERCENTAGE RATE for a Lock is determined by adding a margin to an index (the "Lock Index"). For Lock terms of 5 years or less, the Lock Index is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 5 years, as made available by the Federal Reserve Board. For Lock terms of more than 5 years, the Lock Index is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 10 years, as made available by the Federal Reserve Board. Information about the Lock Index is available at http://www.federalreserve.gov/Releases/H15/default.htm. We will use the Lock Index available to us as of the date we transfer your principal balance to a Lock. The ANNUAL PERCENTAGE RATE for a Lock will not be more than the maximum rate disclosed below or be less than the minimum rate disclosed below. The ANNUAL PERCENTAGE RATE that will apply to new Locks can change whenever the Lock Index changes.

The margin is determined by a number of factors, including but not limited to, the term of the lock, your credit history, debt-to-income ratio, loan-to-value ratio, and approved credit limit. Ask us about the range of margins that may apply and the current Lock ANNUAL PERCENTAGE RATES. The HISTORICAL EXAMPLE, MAXIMUM RATE AND PAYMENT EXAMPLE, and MINIMUM PAYMENT EXAMPLE in this Disclosure assume that you don’t have any Locks outstanding.

Annual Percentage Rate Increase Your ANNUAL PERCENTAGE RATE may increase if you exercise this option to convert to a fixed rate.

Conversion Rules You can convert to a fixed rate only during the period or periods described above. In addition, the following rules apply to the conversion option for the Plan: You may request to transfer all or part of the unpaid balance of the Credit Line to Lock (minimum $5,000.00 each time) by delivering a written request to us at our address at the beginning of this Agreement. When you request a transfer, you need to tell us how much you want to transfer and what term you want. If you don’t tell us the term, we will give you a 10 year term. You agree to sign any documents we request to confirm your Lock. You may not make any transfer to a Lock if your Credit Line has been terminated or suspended or if you have cancelled your right to credit advances.

Frequency of Annual Percentage Rate Adjustments Your ANNUAL PERCENTAGE RATE can change monthly. There is no limit on the amount by which the ANNUAL PERCENTAGE RATE can change during any one year period. However, under no circumstances will your ANNUAL PERCENTAGE RATE exceed 24.000% per annum, or be less than 3.250% per annum at any time during the term of the Plan.

Maximum Rate and Payment Example If you had an outstanding balance of $10,000.00 during the Draw Period, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 24.000% would be $203.84. This ANNUAL PERCENTAGE RATE could be reached immediately or prior to the 1st payment. If you had an outstanding balance of $10,000.00 during the repayment period, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 24.000% would be $200.00. This ANNUAL PERCENTAGE RATE could be reached at the time of the 1st payment during the repayment period.

Historical Example The example below shows how the ANNUAL PERCENTAGE RATE and the minimum payments for a single $10,000.00 credit advance would have changed based on changes in the Index over the past 15 years. The Index values are from the 1st business day of November each year; while only 1 payment per year is shown, payments may have varied during each year.

The table assumes that no additional credit advances were taken and that only the minimum payment was made. It does not necessarily indicate how the Index or your payments would change in the future. It does not include an initial discounted rate.
<table>
<thead>
<tr>
<th>Year</th>
<th>Index (Percent)</th>
<th>Margin* (Percent)</th>
<th>ANNUAL PERCENTAGE RATE**</th>
<th>Monthly Payment (Dollars)</th>
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<tbody>
<tr>
<td>2002</td>
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* This is a margin we have used recently; your margin may be different.


The following information reflects discount options that we have provided recently and shows what the respective introductory period of your Plan would be with each discount. If we are offering a discounted plan, your Plan may be discounted by a different amount. The remaining years would be exactly as shown in the above table.

<table>
<thead>
<tr>
<th>Year</th>
<th>Index (Percent)</th>
<th>Margin (Percent)</th>
<th>ANNUAL PERCENTAGE RATE</th>
<th>Monthly Payment (Dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 12 months</td>
<td>3.750</td>
<td>0.000</td>
<td>2.49†</td>
<td>20.75</td>
</tr>
<tr>
<td>1 – 6 months</td>
<td>3.750</td>
<td>0.000</td>
<td>1.99††</td>
<td>16.58</td>
</tr>
</tbody>
</table>

††This rate reflects a 1.76% discount we have used recently.

Right to Receive a Copy of Appraisals (1st Liens only) we may order an appraisal to determine the property value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Affiliated Business Arrangement Disclosure

This is to give you notice that Sandy Spring Bank has a business relationship with both Sandy Spring Insurance Corporation and Maryland Title Center, LLC, a title insurance agency.

Sandy Spring Bank and Sandy Spring Insurance Corporation are affiliated subsidiaries of Sandy Spring Bancorp. Sandy Spring Bank has an 18.83 percent ownership in Maryland Title Center, LLC. Because of these relationships, referrals may provide Sandy Spring Bank a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use Sandy Spring Insurance Corporation as a condition for settlement of your loan on the subject property.

THERE ARE FREQUENTLY OTHER INSURANCE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Charges by Sandy Spring Insurance Corporation will vary depending on the value of the property and the coverage you choose.

Set forth below is the estimated charge or range of charges for the settlement services of a title insurance agency that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interests in the transaction.

- The charge by Maryland Title Center, LLC for title insurance for both owner's and mortgage coverage is $3.89 per thousand up to $250,000 of coverage plus a $50.00 simultaneous issue fee, with a minimum premium of $155.60.

- For mortgagee coverage only, the charge is $2.78 per thousand up to $250,000 of coverage with a minimum premium of $111.20.

- The charge for the coverage between $250,000 and $500,000 is $.57 per thousand less than the rates set out above.

- The charges for a Master Home Equity Loan Policy (MHELP) vary based on the loan amount and range from $75.00 to $250.00. A discounted reissue rate may be available.

(Revised 10/1/2014)