

The Norwich Housing Corporation
Loan Pricing Matrix
As of May 2017

The following adjustments may be made to the “NHC Base Rate” as established and revised from time to time. *All such adjustments are at the sole discretion of the NHC Board of Directors.*

The current NHC Base Rate is 7.00% and is subject to change at any time prior to issuance of a Commitment Letter. The current rate for loans approved as “Life Safety” is 3.0%. Life Safety loans are not subject to the Loan Pricing Matrix.

Loan to Value Ratio	< 50% - 0.50%	51 – 75% - 0.25%	76 – 80% 0.0	81 – 90% +0.25%	91 – 100% At NHC Discretion
Lien Position	1st - 0.25%	2nd 0.0	3rd + + 0.25%		
Loan Term	1 – 60 Months - 1.0%	61 – 120 Months - 0.50%	120 – 180 Months 0.0	181+ Months + 1.0%	
Previous History (Only applies to borrowers with prior NHC loans)	No Late Payments 0.0	1+ Times Late At NHC Discretion			
Liability Insurance Claims (Within Past 5 Years)	None 0.0	1 or More +0.50%			

Additional Factors

- Debt to the Grand Chapter of Theta Chi Fraternity, Inc. will be considered as a factor in the loan approval process.
- Host institution owned property will be considered as a factor in the loan approval process.

Lowest Rate Available: 5.25%