



General Loan Collateral

Current LTV Discounts

Updated Discounts
effective 8/8/16

Code	Collateral Type	L1	L2	L3	L4
1101	1-4 Residential Prime	80.00	74.07	68.97	62.89
1102	1-4 Residential Non-Traditional	63.29	63.29	54.95	54.95
1103	1-4 Residential Subprime	66.00	65.00	57.00	56.00
1106	1-4 Residential Held for Sale	80.00	75.00	0.00	0.00
1431	1-4 Residential Construction	57.14	54.95	0.00	0.00
1423	1st lien HELOC	86.00	86.00	71.00	71.00
1414	2nd lien HELOC	69.44	64.00	60.24	57.00
1424	2nd lien HELOC	70.00	69.00	54.00	52.00
1109	Multifamily - 1st lien Mtg	72.00	71.00	58.00	57.00
1441	Multifamily - 1st lien LOC	72.00	71.00	58.00	57.00
1401	Multifamily - 2nd lien Mtg	38.00	38.00	38.00	38.00
1442	Multifamily - 2nd lien LOC	38.00	38.00	38.00	38.00
1402	Commerical RE - 1st lien Mtg	67.00	65.00	56.00	55.00
1443	Commerical RE - 1st lien LOC	67.00	65.00	56.00	55.00
1404	Commerical RE - 2nd lien Mtg	38.00	38.00	38.00	38.00
1444	Commerical RE - 2nd lien LOC	38.00	38.00	38.00	38.00
1203	Government - VA	87.00	87.00	87.00	87.00
1205	Government - FHA	88.00	88.00	88.00	88.00
1206	Government - FSA	91.00	91.00	91.00	91.00
1207	Government - USDA - Guaranteed Loan	91.00	91.00	91.00	91.00
1208	Government - USDA - Rural Housing	91.00	91.00	91.00	91.00
1209	Government - IHL/HUD	88.00	88.00	88.00	88.00
1210	Government - BIA	88.00	88.00	88.00	88.00
1211	Government - FHA HE Conversion	91.00	91.00	91.00	91.00
1285	Government - Student Loans	94.00	94.00	94.00	94.00
1407	Agricultural RE	73.53	72.99	63.29	62.89
1616	Secured Business Loan	68.97	67.11	62.11	60.24
1617	Secured Agri-Business Loan	69.44	68.03	62.11	60.61
1626	Secured Business LOC	74.07	66.67	62.89	56.82
1627	Secured Agri-Business LOC	74.07	66.67	57.80	53.76
1461	Participation - Retained 1-4 Residential	67.57	61.35	57.47	52.36
1470	Participation - Retained Multifamily	60.00	59.00	49.00	47.00
1471	Participation - Retained Commerical RE	55.00	54.00	47.00	46.00
1472	Participation - Retained Agriculture RE	61.35	60.98	52.91	52.36
1561	Participation - Purchased 1-4 Residential	67.57	61.35	57.47	52.36
1570	Participation - Purchased Multifamily	60.00	59.00	49.00	47.00
1571	Participation - Purchased Commerical RE	55.00	54.00	47.00	46.00
1572	Participation - Purchased Agriculture RE	61.35	60.98	52.91	52.36

L1	L2
85 ▲	81 ▲
77 ▲	73 ▲
61 ▼	58 ▼
82 ▲	78 ▲
75 ▲	71 ▲
85 ▼	81 ▼
67 ▼	64 ▼
59 ▼	56 ▼
69 ▼	66 ▼
69 ▼	66 ▼
37 ▼	35 ▼
37 ▼	35 ▼
73 ▲	69 ▲
73 ▲	69 ▲
43 ▲	41 ▲
43 ▲	41 ▲
84 ▼	80 ▼
87 ▼	83 ▼
88 ▼	84 ▼
87 ▼	83 ▼
87 ▼	83 ▼
87 ▼	83 ▼
84 ▼	80 ▼
83 ▼	79 ▼
91 ▼	86 ▼
82 ▲	78 ▲
72 ▲	68 ▲
72 ▲	68 ▼
72 ▼	68 ▲
72 ▼	68 ▲
85 ▲	81 ▲
69 ▲	66 ▲
73 ▲	69 ▲
82 ▲	78 ▲
77 ▲	73 ▲
62 ▲	59 ▼
66 ▲	63 ▲
74 ▲	70 ▲

¹Housing associate LTVs are 5 percentage points lower than those above.