

Sungage Advantage

Flexible deferral period with the lowest possible monthly loan payments for homeowners.**

5-YEAR TERM		10-YEAR TERM		15-YEAR TERM		20-YEAR TERM		25-YEAR TERM	
Borrower Rate*	Advantage Fee	Borrower Rate*	Advantage Fee	Borrower Rate*	Advantage Fee	Borrower Rate*	Advantage Fee	Borrower Rate*	Advantage Fee
10.49%	3.99%	10.49%	ZERO	10.49%	ZERO	9.99%	ZERO	9.99%	ZERO
9.99%	4.74%	9.99%	3.99%	9.99%	2.99%	9.74%	3.24%	9.74%	3.49%
9.74%	5.24%	9.74%	4.74%	9.74%	4.24%	9.49%	4.74%	9.49%	4.99%
9.49%	5.99%	9.49%	5.74%	9.49%	4.99%	8.99%	7.24%	8.99%	7.49%
8.99%	6.99%	8.99%	6.99%	8.99%	7.24%	8.49%	9.74%	8.49%	10.49%
8.49%	7.74%	8.49%	8.74%	8.49%	9.49%	7.99%	11.99%	7.99%	12.99%
7.99%	8.49%	7.99%	10.49%	7.99%	11.49%	6.99%	16.99%	6.99%	18.74%
7.49%	9.49%	6.99%	13.74%	6.99%	15.49%	5.99%	21.99%	5.99%	23.49%
6.99%	10.74%	5.99%	16.74%	5.99%	19.99%	4.99%	26.74%	4.99%	28.74%
5.99%	12.24%	4.99%	19.99%	4.99%	23.99%	4.49%	28.99%	4.49%	31.74%
4.99%	14.24%	4.49%	21.49%	4.49%	25.99%	3.99%	34.49%	3.99%	35.74%
3.99%	15.99%	3.99%	22.74%	3.99%	27.74%				
2.99%	17.99%	2.99%	26.49%	2.99%	31.74%				

Rates and Fees as of 3/12/2025

All quoted interest rates assume .25% discount for borrower enrollment in ACH auto-pay for monthly loan payments. *Rates of 9.99% or greater not available in New Hampshire and Texas. ** Having zero interest accrue, the Sungage Advantage product enables the homeowner to enjoy the lowest monthly payment amount, assuming the loan size, rate, term and ACH enrollment are the same.