The Norwich Housing Corporation
Loan Pricing Matrix
November 2026

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 8.75% and is subject to change at any time prior to the issuance of a Commitment Letter. The current rate for loans approved as "Life Safety" is 6.5%. Life Safety loans are not subject to the Loan Pricing Matrix.

Loan to Value Ratio	< 50% -.50%	51 – 75% -0.25%	76 – 80% 0%	81 – 90% +0.50%	91 – 100% At NHC Discretion
Lien Position	1st 0%	2nd +0.50%	3rd + +1.00%		
Loan Term	1 – 120 Months -0.50%	121 – 180 Months -0.25%	181+ Months 0%		
Previous History (Only applies to borrowers with prior NHC loans)	No Late Payments 0.0	1+ Times Late At NHC Discretion			

Loans up to $250,000	**0%**
$250,001 - $500,000	**+0.25%**
$500,001 -$750,000	**+0.50%**
$750,001 +	**+1.00%**

Lowest Rate Available: **7.75%**
($250K or under, LTV 50% or less, Term 10yrs or less)

Additional Factors

- The Norwich Housing Corporation Board of Directors has full authority to deviate from the Loan Pricing Matrix at their Discretion.
- An origination fee will be collected which will not exceed 1% of the total loan.
- All loans balloon after 60 months.
- All closing costs are to be paid by the borrower.