

Community Capital Interest Rate & Fee Schedule

Effective March 13, 2008

Interest Rate

Interest rates for all loans are fixed. The Board of Directors establishes an interest rate range of three percentage points from time to time. The interest rate range is published on Community Capital's website. Each loan request is assigned an interest rate within that range based on an evaluation of a variety of factors including the level of risk associated with the loan request.

Interest rate range: 9.00 to 11.00%, effective March 13, 2008

Application Fee

\$50 for loans due and payable at time of application. There are no application fees for emergency loans.

Closing Fees

The following fees are associated with loan closing and are the responsibility of the Borrower at the time of closing.

Origination Fee: 1% of total loan request; applicants who qualify for a Job Start loan or a Steps to Success loan pay \$25.

Recording Fees All Borrowers are responsible at closing for paying appropriate recording fees including but not limited to UCC filing fees, land record filing fees, mortgage recording fees, and fees associated with filing liens on vehicles with the Department of Motor Vehicles.

Other Fees

The following fees are charged as appropriate to Borrowers. As indicated in Community Capital's loan documents and full policies and procedures, the Borrower is liable for additional costs including but not limited to costs associated with collection.

Late Fee All Borrowers will be charged a late fee as follows in accordance with their Promissory Note: Payments which are more than 15 days late will be charged a late fee equal to 5% of the unpaid portion of the regularly scheduled payment. Late fees are due and payable together immediately.

Insufficient Funds Fee All Borrowers: \$25 due and payable when a new check is presented for payment.

Refinancing Fee All Borrowers: \$25 due at time of application for refinance.

Allonge (or Note) All Borrowers: \$25 due at time of execution of note modification.

Revolving Line of Credit All Borrowers: A 1.5% holding and renewal fee based on the maximum Line Holding & Renewal Fee of Credit requested will be due and payable at closing.

Lock Box Fee All Line of Credit Borrowers: Borrowers may be charged a fee for use of Community Capital's lock box. This fee is based on proportional usage of the lock box.