



CBC National Bank

HPML Test For FFIEC Rate Spread Calculator

Visit

<http://www.ffiec.gov/ratespread/newcalc.aspx>

to test the 2008 Regulation C amendments for reporting Rate Spread data effective October 1, 2009 and forward on the following types of loans:

Primary Residences
Second Homes
Loans Where Escrows Are Waived
3 and 5 Year ARMs