



MORTGAGE DEPARTMENT
RATES ARE REPRESENTATIVE AS OF: July 28, 2010 at 9:00 a.m.

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	Term	30 Day Lock Rate	APR 30 Day Rate	60 Lock Rate	APR 60 Day Rate	Secondary Market Points *	Monthly Payment 60 Day Rate	L T V
Conventional Fixed Rates	30 Year	*4.500%	4.6346%	4.750%	4.8875%	*0.25%	\$938.97	90%
	30 Year	*4.250%	4.4903%	4.500%	4.7448%	**1.50%	\$912.03	90%
	20 Year	*4.250%	4.4319%	4.500%	4.6849%	*0.25%	\$1,138.77	90%
	20 Year	*4.000%	4.3273%	4.250%	4.5817%	**1.50%	\$1,114.62	90%
	15 Year	*4.000%	4.2296%	4.250%	4.4828%	*0.25%	\$1,354.10	90%
	15 Year	*3.750%	4.1654%	4.000%	4.4200%	**1.50%	\$1,331.44	90%
	10 Year	*3.750%	4.0776%	4.000%	4.3314%	*0.25%	\$1,822.41	90%
	10 Year	*3.500%	4.0958%	3.750%	4.3509%	**1.50%	\$1,801.10	90%
	5 Year Balloon	*4.500%	4.8094%	4.750%	5.0632%	*0%	\$938.97 \$165,635.47	90%
	7 Year Balloon	*4.750%	4.9882%	5.000%	5.2415%	*0%	\$966.28 \$159,267.22	90%
Arm Loans	1, 3, 5 & 7 Year Arms			Call for rates				
My Community	30 Year	*4.750%	5.2864%	5.000%	5.6731%	*1.50%	\$966.28	90%
Sub-Prime Saver	5 Year Balloon	*5.500%	6.3115%	5.750%	6.5634%	*0%	\$1,050.43 \$168,022.45	90%
Non-Owner Occupied	30 Year	*5.500%	5.7638%	5.750%	6.0188%	***1.50%	\$1,050.43	70%
	30 Year	*5.250%	5.6039%	5.500%	5.8592%	***2.50%	\$1,022.02	70%
	20 Year	*5.250%	5.6013%	5.500%	5.8546%	***1.50%	\$1,238.20	70%
	20 Year	*5.000%	5.4708%	5.250%	5.7271%	***2.50%	\$1,212.92	70%
	5 Year Balloon	*5.625%	5.9518%	5.875%	6.2057%	***0%	\$1,064.77 \$168,301.60	70%
	7 Year Balloon	*5.875%	6.1283%	6.625%	5.8748%	***0%	\$1,036.18 \$161,283.51	70%

All rates are subject to change. No rates are guaranteed until you submit a full application and a signed lock agreement. Locks will not be accepted until application is received and, property; occupancy and loan type information are verified, then an official signed, dated lock in a rate form must be submitted.

² 2% annual cap, 6% lifetime cap, margin 2.50%, 1-year CMT index

³ 2% annual cap, 6% lifetime cap, margin 2.25%, 3-year CMT index

⁴ 2% annual cap, 6% lifetime cap, margin 2.25%, 5-year CMT index

⁵ 2% annual cap, 6% lifetime cap, margin 2.25%, 7-year CMT index

Additional Loan programs may be available upon receipt of complete loan application and consultation with mortgage loan officer.

*** APRs shown are based on \$180,000.00 loan amount (our average loan made last year), 80% LTV, credit score 740 with no subordinate financing, owner occupied and .25% secondary market fees and a 1% Loan Origination Fee.** Additional secondary market fees may apply based on Credit Score, Loan Type, Loan-to-Value, Property Type and Loan Purpose.

** Lower interest rate reflects **1.25% discount fees and secondary market fee of .25%** based on \$180,000 loan, 80% LTV, credit score 740 with no subordinate financing, owner occupied, Adverse Market Fee of .25% and 1% Loan Origination Fee. **Additional secondary market fees may apply.**

A discount fee of at least 0.25% is required by Federal National Mortgage Association due to adverse market fees. Additional discount fees based on individual risk from credit score, type of loan and loan to value will apply also.

Origination Fee is 1.00% of loan amount with a minimum of \$1,000.00.

MAXIMUM LOAN AMOUNT – Effective 1/1/2008

1 Unit	\$417,000.00	3-Plex	\$645,300.00
2-Plex	\$533,850.00	4-Plex	\$801,950.00

ALL CASH OUT REFINANCES MAXIMUM LOAN TO VALUE 80%

ALL LOANS OVER 80% LOAN TO VALUE MUST HAVE MORTGAGE INSURANCE