



LOAN RATES
Primary Residence and One Unit Second Homes
January 31, 2012

<i>Loan Type</i>	<i>Max. LTV ¹</i>	<i>Terms</i>	<i>Points ³</i>	<i>Interest Rates</i>	<i>Current APR ²</i>	<i>Mo. Payment Per \$1000 borrowed ²</i>
Fixed Rate Mortgages	80%	15 years	0	4.375%	4.448%	\$7.58
Fixed Rate Mortgages My First Home Loan ⁶	90%	30 years	0	5.125%	5.187%	\$5.44

¹ Maximum Loan-to-Value Ratio, including all liens secured by the property.

² APR and monthly payment based on a loan amount of \$ 100,000 and the maximum loan term.

³ Each Point is equal to one percent of the loan amount. All available point options are shown above.

⁶ Specific to first time home buyers and is subject to income eligibility restrictions

Rates and Programs are subject to change without notice. Other loan products are available and the Annual Percentage Rate may be different when based on different terms and conditions. For more information, please contact us

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