



Residential Mortgage Rates *

8/23/2010

Adjustable Rate Programs	Interest Rate	Points	APR **	Monthly Payments per \$1,000 borrowed	
1 Year ARM	3.500 %	0	2.817 %	Payments 1 – 12	\$4.49
2/2 ARM	3.500 %	0	3.296 %	Payments 1 – 24	\$4.49
3/1 ARM	3.750 %	0	2.978 %	Payments 1 – 36	\$4.63
5/1 ARM	4.000 %	0	3.196 %	Payments 1 – 60	\$4.77
Jumbo Programs					
1 Year ARM	4.250 %	0	3.102 %	Payments 1 – 12	\$4.92
2/2 ARM	4.250 %	0	3.620 %	Payments 1 – 24	\$4.92
3/1 ARM	4.500 %	0	3.391 %	Payments 1 – 36	\$5.07
5/1 ARM	4.750 %	0	3.628 %	Payments 1 – 60	\$5.22

Features:

- One to Four Family Owner Occupied Properties
- One Point 45 Day Rate Lock Fee due at Time of Rate Lock (Refundable at Closing)
- Residential Purchases require 20% down payment.
- Maximum Loan to Value for Cash Out Refinances up to 70%
- Jumbo Mortgages - 1st Mtg – Single Family > \$417,000.
- APR** may increase after consummation.

* DISCLOSURE APR Assumes: Margin 2.25 % (Jumbo 2.50 %)
 Caps 2/6
 20% down payment
 30 yr term

** All references to APR are for Annual Percentage Rate



Rates Subject to Change Without Notice