



Residential Mortgage Rates*

8/23/2010

Fixed Rate Programs	Interest Rate	Points	APR **	Monthly Payments per \$1,000 borrowed
10 Years	3.875 %	0	3.875 %	\$ 10.07
15 Years	3.875 %	0	3.875 %	\$ 7.33
20 Years	4.250%	0	4.250 %	\$ 6.19
30 Years	4.375 %	0	4.375 %	\$ 4.99
Jumbo Rate Programs				
10 Years	4.875 %	0	4.875 %	\$ 10.55
15 Years	4.875 %	0	4.875 %	\$ 7.84
20 Years	5.250%	0	5.250 %	\$ 6.74
30 Years	5.375 %	0	5.375 %	\$ 5.60

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.

* DISCLOSURE APR - Assumes 20 % down payment

** All references to APR are for Annual Percentage Rate

Rates Subject to Change Without Notice

