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| Loan Balance           | Annual % Rate | Monthly Payment | Costs at Closing |
|------------------------|---------------|-----------------|------------------|
| <b>30 Year Fixed *</b> |               |                 |                  |
| \$175,000.00           | 4.875%        | \$926.11        | \$0              |
| \$225,000.00           | 4.750%        | \$1,173.71      |                  |
| \$275,000.00           | 4.625%        | \$1,413.88      |                  |
| \$325,000.00           | 4.625%        | \$1,670.95      | \$0              |
| \$453,100.00           | 4.500%        | \$2,295.79      |                  |
| <b>20 Year Fixed *</b> |               |                 |                  |
| \$175,000.00           | 4.625%        | \$1,118.98      | \$0              |
| \$225,000.00           | 4.500%        | \$1,423.46      |                  |
| \$275,000.00           | 4.500%        | \$1,739.79      |                  |
| \$325,000.00           | 4.375%        | \$2,034.25      | \$0              |
| \$453,100.00           | 4.250%        | \$2,805.75      |                  |
| <b>15 Year Fixed</b>   |               |                 |                  |
| \$175,000.00           | 4.500%        | \$1,338.74      | \$0              |
| \$225,000.00           | 4.375%        | \$1,706.90      |                  |
| \$275,000.00           | 4.250%        | \$2,068.77      |                  |
| \$325,000.00           | 4.125%        | \$2,424.39      | \$0              |
| \$453,100.00           | 4.000%        | \$3,351.53      |                  |
| <b>5/1 Year **</b>     |               |                 |                  |
| \$175,000.00           | 4.500%        | \$886.70        | \$0              |
| \$225,000.00           | 4.375%        | \$1,123.39      |                  |
| \$275,000.00           | 4.250%        | \$1,352.83      |                  |
| \$325,000.00           | 4.125%        | \$1,575.11      | \$0              |
| \$453,100.00           | 4.125%        | \$2,195.95      |                  |
| \$500,000.00           | 4.000%        | \$2,387.08      | \$0              |
| \$600,000.00           | 4.000%        | \$2,864.49      |                  |
| <b>7/1 Year **</b>     |               |                 |                  |
| \$175,000.00           | 4.750%        | \$912.88        | \$0              |
| \$225,000.00           | 4.625%        | \$1,156.81      |                  |
| \$275,000.00           | 4.500%        | \$1,393.38      | \$0              |
| \$325,000.00           | 4.375%        | \$1,622.68      |                  |
| \$453,100.00           | 4.375%        | \$2,262.26      |                  |
| \$500,000.00           | 4.250%        | \$2,459.70      | \$0              |
| \$600,000.00           | 4.250%        | \$2,951.64      |                  |

\* 360 payments at the principal and interest rate shown

\*\* 5/1 APR 4.724%, 7/1 APR 4.754%