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Loan Balance	Annual % Rate	Monthly Payment	Costs at Closing
30 Year Fixed *			
\$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	
20 Year Fixed *			
\$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	
15 Year Fixed			
\$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	
5/1 Year **			
\$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	
7/1 Year **			
\$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%