



(248) 258-4977

info@centuryml.com

Loan Balance	Annual % Rate	Monthly Payment	Costs at Closing
<b>30 Year Fixed *</b>			
\$175,000.00	4.875%	\$926.11	
\$225,000.00	4.750%	\$1,173.71	\$0
\$275,000.00	4.625%	\$1,413.88	
\$325,000.00	4.625%	\$1,670.95	
\$453,100.00	4.500%	\$2,295.79	\$0
\$500,000.00	4.500%	\$2,533.43	
\$600,000.00	4.500%	\$3,443.69	
<b>20 Year Fixed *</b>			
\$175,000.00	4.750%	\$1,130.89	
\$225,000.00	4.625%	\$1,438.69	\$0
\$275,000.00	4.500%	\$1,739.79	
\$325,000.00	4.500%	\$2,056.11	
\$453,100.00	4.375%	\$2,836.05	\$0
\$500,000.00	4.375%	\$3,129.61	
\$600,000.00	4.375%	\$4,254.08	
<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	
\$453,100.00	3.990%	\$3,349.26	\$0
\$500,000.00	4.125%	\$3,729.84	
\$600,000.00	4.125%	\$5,069.97	
<b>5/1 Year **</b>			
\$175,000.00	4.750%	\$912.88	\$0
\$225,000.00	4.500%	\$1,140.04	
\$275,000.00	4.375%	\$1,373.03	
\$325,000.00	4.250%	\$1,598.80	\$0
\$453,100.00	4.125%	\$2,195.95	
\$500,000.00	4.125%	\$2,423.25	\$0
\$600,000.00	4.000%	\$2,864.49	
<b>7/1 Year **</b>			
\$175,000.00	5.000%	\$939.44	
\$225,000.00	4.750%	\$1,173.71	\$0
\$275,000.00	4.625%	\$1,413.88	
\$325,000.00	4.500%	\$1,646.73	\$0
\$453,100.00	4.375%	\$2,262.26	
\$500,000.00	4.375%	\$2,496.43	
\$600,000.00	4.250%	\$2,951.64	\$0

\* 360 payments at the principal and interest rate shown

\*\* 5/1 APR 4.788%, 7/1 APR 4.829%

All programs assume an escrow account for taxes and insurance, 75% loan to approval, and a 740 credit score. Programs also assume there is no prepayment penalty and that the home is owner-occupied. Rates are subject to change without notice and certain restrictions apply. Appraisal fee is charged at application and reimbursed at closing. 5 and 7 Year ARMS's are fixed for their initial 5 and 7 year period. After the initial period, all ARM's have a 2% annual cap and a 5% lifetime cap.