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Loan Balance	Annual % Rate	Monthly Payment	Costs at Closing
30 Year Fixed *			
\$175,000.00	5.250%	\$966.36	
\$225,000.00	5.125%	\$1,225.10	\$0
\$275,000.00	4.990%	\$1,474.58	
\$325,000.00	4.875%	\$1,719.93	
\$453,100.00	4.875%	\$2,397.84	\$0
\$500,000.00	4.990%	\$2,681.05	
\$679,650.00	4.990%	\$3,644.36	
20 Year Fixed *			
\$175,000.00	5.125%	\$1,167.04	
\$225,000.00	5.000%	\$1,484.90	\$0
\$275,000.00	4.875%	\$1,795.94	
\$325,000.00	4.750%	\$2,100.23	
\$453,100.00	4.750%	\$2,928.04	\$0
\$500,000.00	4.750%	\$3,231.12	
\$679,650.00	4.750%	\$4,392.06	
15 Year Fixed			
\$175,000.00	5.000%	\$1,383.89	\$0
\$225,000.00	5.625%	\$1,735.64	
\$275,000.00	4.500%	\$2,103.73	
\$325,000.00	4.375%	\$2,465.52	
\$453,100.00	4.250%	\$3,408.57	\$0
\$500,000.00	4.625%	\$3,856.99	
\$679,650.00	4.625%	\$5,242.80	
5/1 Year **			
\$175,000.00	4.625%	\$899.74	\$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	4.125%	\$2,907.90	
7/1 Year **			
\$175,000.00	4.750%	\$912.88	
\$225,000.00	4.625%	\$1,156.81	\$0
\$275,000.00	4.500%	\$1,393.38	
\$325,000.00	4.375%	\$1,622.68	\$0
\$453,100.00	4.250%	\$2,228.98	
\$500,000.00	4.250%	\$2,459.70	
\$600,000.00	4.250%	\$2,951.64	\$0

* 360 payments at the principal and interest rate shown

** 5/1 APR 5.036%, 7/1 APR 4.935%

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.