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Loan Balance	Annual % Rate	Monthly Payment	Costs at Closing
30 Year Fixed *			
\$175,000.00	4.625%	\$899.74	
\$225,000.00	4.500%	\$1,140.04	\$0
\$275,000.00	4.375%	\$1,373.03	
\$325,000.00	4.375%	\$1,622.68	
\$484,350.00	4.250%	\$2,382.71	\$0
\$600,000.00	4.375%	\$2,955.71	
\$726,525.00	4.375%	\$3,627.43	
20 Year Fixed *			
\$175,000.00	4.500%	\$1,107.14	
\$225,000.00	4.375%	\$1,408.32	\$0
\$275,000.00	4.250%	\$1,702.89	
\$325,000.00	4.250%	\$2,012.51	
\$484,350.00	4.125%	\$2,967.07	\$0
\$600,000.00	4.250%	\$3,715.41	
\$726,525.00	4.250%	\$4,498.89	
15 Year Fixed			
\$175,000.00	4.125%	\$1,305.44	\$0
\$225,000.00	4.000%	\$1,664.30	
\$275,000.00	3.990%	\$2,032.76	
\$325,000.00	3.750%	\$2,363.47	
\$484,350.00	3.625%	\$3,492.34	\$0
\$600,000.00	3.750%	\$4,363.33	
\$726,525.00	3.750%	\$5,238.45	
5/1 Year **			
\$175,000.00	4.250%	\$860.89	\$0
\$225,000.00	4.125%	\$1,090.46	
\$275,000.00	4.000%	\$1,312.89	
\$325,000.00	4.000%	\$1,551.60	\$0
\$500,000.00	3.875%	\$2,351.19	
\$600,000.00	3.875%	\$2,821.42	\$0
\$750,000.00	3.750%	\$3,473.37	
7/1 Year **			
\$175,000.00	4.375%	\$873.75	
\$225,000.00	4.250%	\$1,106.86	\$0
\$275,000.00	4.125%	\$1,332.79	
\$325,000.00	4.125%	\$1,575.11	\$0
\$500,000.00	4.000%	\$2,387.08	
\$600,000.00	4.000%	\$2,864.49	
\$750,000.00	3.875%	\$3,526.78	\$0

* 360 payments at the principal and interest rate shown

** 5/1 APR 4.775%, 7/1 APR 4.692%

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.