



(248) 258-4977

info@centuryml.com

Loan Balance	Annual % Rate	Monthly Payment	Costs at Closing
30 Year Fixed *			
\$175,000.00	4.500%	\$866.70	
\$225,000.00	4.375%	\$1,123.39	\$0
\$275,000.00	4.250%	\$1,352.83	
\$325,000.00	4.250%	\$1,598.80	
\$484,350.00	4.125%	\$2,347.40	\$0
\$600,000.00	4.250%	\$2,951.64	
\$726,525.00	4.250%	\$3,574.07	
20 Year Fixed *			
\$175,000.00	4.500%	\$1,107.14	
\$225,000.00	4.250%	\$1,393.28	\$0
\$275,000.00	4.125%	\$1,684.61	
\$325,000.00	4.125%	\$1,990.91	
\$484,350.00	4.000%	\$2,935.07	\$0
\$600,000.00	4.125%	\$3,675.52	
\$726,525.00	4.125%	\$4,450.60	
15 Year Fixed			
\$175,000.00	4.000%	\$1,294.45	\$0
\$225,000.00	3.875%	\$1,650.24	
\$275,000.00	3.750%	\$1,999.86	
\$325,000.00	3.750%	\$2,363.47	\$0
\$484,350.00	3.625%	\$3,492.34	
\$600,000.00	3.750%	\$4,363.33	
\$726,525.00	3.625%	\$5,238.51	
5/1 Year **			
\$175,000.00	4.125%	\$848.14	\$0
\$225,000.00	4.000%	\$1,074.18	
\$275,000.00	3.875%	\$1,293.15	\$0
\$325,000.00	3.750%	\$1,505.13	
\$500,000.00	3.750%	\$2,315.58	
\$600,000.00	3.625%	\$2,736.31	\$0
\$750,000.00	3.625%	\$3,420.38	
7/1 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	\$0
\$325,000.00	4.000%	\$1,551.60	
\$500,000.00	3.875%	\$2,351.19	\$0
\$600,000.00	3.875%	\$2,821.42	
\$750,000.00	3.750%	\$3,473.37	\$0

* 360 payments at the principal and interest rate shown

** 5/1 APR 4.570%, 7/1 APR 4.502%

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.