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Loan Balance	Annual % Rate	Monthly Payment	Costs at Closing
30 Year Fixed *			
\$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	3.990%	\$1,549.73	
\$484,350.00	3.875%	\$2,277.59	\$0
\$600,000.00	4.125%	\$2,907.90	
\$726,525.00	4.125%	\$3,521.10	
20 Year Fixed *			
\$175,000.00	4.250%	\$1,083.66	
\$225,000.00	4.125%	\$1,378.32	\$0
\$275,000.00	4.000%	\$1,666.45	
\$325,000.00	3.990%	\$1,967.72	
\$484,350.00	3.875%	\$2,903.26	\$0
\$600,000.00	4.000%	\$3,635.88	
\$726,525.00	4.000%	\$4,402.60	
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	3.625%	\$2,343.37	\$0
\$484,350.00	3.500%	\$3,462.93	
\$600,000.00	3.500%	\$4,289.30	
\$726,525.00	3.500%	\$5,193.80	
5/1 Year **			
\$175,000.00	4.000%	\$835.48	\$0
\$225,000.00	3.875%	\$1,058.03	
\$275,000.00	3.750%	\$1,273.57	\$0
\$325,000.00	3.625%	\$1,482.17	
\$500,000.00	3.500%	\$2,245.22	\$0
\$600,000.00	3.500%	\$2,694.27	
\$750,000.00	3.500%	\$3,367.84	\$0
7/1 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	3.875%	\$1,528.27	
\$500,000.00	3.750%	\$2,315.58	\$0
\$600,000.00	3.625%	\$2,736.31	
\$750,000.00	3.625%	\$3,420.38	\$0

* 360 payments at the principal and interest rate shown

** 5/1 APR 4.414%, 7/1 APR 4.330%

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.