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Loan Balance	Annual % Rate	Monthly Payment	Costs at Closing
<b>30 Year Fixed *</b>			
\$175,000.00	4.125%	\$848.14	
\$225,000.00	3.990%	\$1,072.89	\$0
\$275,000.00	3.875%	\$1,293.15	
\$325,000.00	3.875%	\$1,528.27	
\$484,350.00	3.750%	\$2,243.10	\$0
\$600,000.00	4.000%	\$2,864.49	
\$726,525.00	4.000%	\$3,468.54	
<b>20 Year Fixed *</b>			
\$175,000.00	4.000%	\$1,060.47	
\$225,000.00	3.875%	\$1,348.68	\$0
\$275,000.00	3.750%	\$1,630.44	
\$325,000.00	3.750%	\$1,926.89	
\$484,350.00	3.625%	\$2,840.25	\$0
\$600,000.00	3.875%	\$3,596.48	
\$726,525.00	3.875%	\$4,354.89	
<b>15 Year Fixed</b>			
\$175,000.00	3.625%	\$1,261.81	\$0
\$225,000.00	3.625%	\$1,622.33	
\$275,000.00	3.500%	\$1,965.93	
\$325,000.00	3.375%	\$2,303.47	
\$484,350.00	3.125%	\$3,437.03	\$0
\$600,000.00	3.375%	\$4,252.56	
\$726,525.00	3.375%	\$5,149.32	
<b>5/1 Year **</b>			
\$175,000.00	3.875%	\$822.91	\$0
\$225,000.00	3.750%	\$1,042.01	
\$275,000.00	3.625%	\$1,254.14	
\$325,000.00	3.500%	\$1,459.40	\$0
\$500,000.00	3.375%	\$2,210.48	
\$600,000.00	3.375%	\$2,652.58	\$0
\$750,000.00	3.375%	\$3,315.72	
<b>7/1 Year **</b>			
\$175,000.00	4.000%	\$835.48	
\$225,000.00	3.875%	\$1,058.03	\$0
\$275,000.00	3.750%	\$1,273.57	
\$325,000.00	3.625%	\$1,482.17	\$0
\$500,000.00	3.500%	\$2,694.27	
\$600,000.00	3.500%	\$2,694.27	
\$750,000.00	3.375%	\$3,315.72	\$0

\* 360 payments at the principal and interest rate shown

\*\* 5/1 APR 4.229%, 7/1 APR 4.156%

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.