



Program	Rate	Points	Annual Percentage Rate	Estimated Payment Examples			Monthly Payment Per \$1,000	Max. Loan ²	Rate Lock Days
				# of Months	Rate	Amount			
Adjustable-Rate Mortgages¹									
3/1 ARM	2.500%	0	2.677%	36	2.500%	\$592.68	\$3.95	\$750,000	90
				323	2.625%	\$601.62	\$4.02		
				1	2.625%	\$601.13	\$4.02		
5/1 ARM	2.750%	0	2.748%	60	2.750%	\$612.36	\$4.08	\$417,000	90
				299	2.625%	\$603.90	\$4.02		
				1	2.625%	\$603.90	\$4.02		
5/1 ARM JUMBO	3.000%	0	2.836%	60	3.000%	\$831.90	\$4.22	\$750,000	90
				179	3.375%	\$853.79	\$4.42		
				1	3.375%	\$853.79	\$4.42		
7/1 ARM	3.000%	0	2.879%	84	3.000%	\$632.41	\$4.22	\$417,000	90
				275	2.625%	\$608.47	\$4.02		
				1	2.625%	\$608.47	\$4.02		
7/1 ARM JUMBO	3.125%	0	2.937%	84	3.125%	\$642.56	\$4.28	\$750,000	90
				275	2.625%	\$610.43	\$4.02		
				1	2.625%	\$610.43	\$4.02		
10/1 LIBOR ARM*	3.500%	0	3.541%	120	3.500%	\$673.57	\$4.49	\$417,000	40
				239	3.375%	\$666.13	\$4.42		
				1	3.375%	\$665.63	\$4.42		
3/1 LIBOR ARM Interest Only	3.250%	0	3.424%	36	3.250%	\$406.25	\$2.71	\$750,000	90
				84	3.375%	\$421.88	\$4.42		
				239	3.375%	\$860.34	\$4.42		
				1	3.375%	\$858.76	\$4.42		
5/1 LIBOR ARM Interest Only*	3.000%	0	3.330%	60	3.000%	\$375.00	\$2.50	\$417,000	40
				60	3.375%	\$421.88	\$4.42		
				239	3.375%	\$860.34	\$4.42		
				1	3.375%	\$858.76	\$4.42		
7/1 LIBOR ARM Interest Only*	3.125%	0	3.342%	84	3.125%	\$390.63	\$2.60	\$417,000	40
				36	3.375%	\$421.88	\$4.42		
				239	3.375%	\$860.34	\$4.42		
				1	3.375%	\$858.76	\$4.42		
10/1 LIBOR ARM Interest Only*	3.875%	0	3.745%	120	3.875%	\$484.38	\$3.23	\$417,000	40
				239	3.375%	\$860.34	\$4.42		
				1	3.375%	\$858.76	\$4.42		
Fixed-Rate Mortgages									
10 Year Fixed **	2.875%	0	3.096%	120	2.875%	\$1,439.77	\$9.60	\$417,000	90
10 Year Fixed Jumbo**	3.125%	0	3.351%	120	3.125%	\$1,457.08	\$9.71	\$750,000	90
15 Year Fixed-Conforming*	3.125%	0	3.280%	180	3.125%	\$1,044.91	\$6.97	\$417,000	40
15 Year Fixed Jumbo**	3.375%	0	3.683%	180	3.375%	\$1,063.14	\$7.09	\$750,000	90
20 Year Fixed-Conforming*	3.500%	0	3.612%	240	3.500%	\$869.94	\$5.80	\$417,000	40
20 Year Fixed-Jumbo*	3.875%	0	3.992%	240	3.875%	\$899.12	\$5.99	\$625,500	40
30 Year Fixed-Conforming*	3.750%	0	3.870%	360	3.750%	\$694.67	\$4.63	\$417,000	40
30 Year Fixed-Jumbo*	4.000%	0	4.124%	360	4.000%	\$716.12	\$4.77	\$625,500	40
Low and Moderate Income Programs³									
30 Year Fixed	3.500%	0	3.580%	360	3.500%	\$673.57	\$4.49	N/A	90

Payments do not include amounts for taxes and insurance. Actual payment obligation will be greater.

1 year Treasury Index:	0.18%
1 year LIBOR index:	1.07%

Rates quoted are the lowest rates for qualified applicants, are subject to change without notice and are subject to credit approval. Other rates and terms are available and may apply based on our underwriting guidelines. Underwriting guidelines include, but are not limited to, loan amount, credit history and the actual appraised value of the property. Mortgage loans in excess of an 80% Loan-to-Value (LTV) require Private Mortgage Insurance (PMI). Maximum LTV without mortgage insurance is 80% for loans up to \$750,000. Maximum LTV for loans over \$750,000 is 65%. Payment schedules are based on a loan amount of \$150,000.

¹The APR for the 10/1 Adjustable Rate Mortgages (ARMs) and 5/1, 7/1 & 10/1 Interest Only are based on a 30-year term with ARM caps: 5% max 1st adjustment, 2% per subsequent adjustment & 5% lifetime. (APR for 3/1, 5/1, 7/1 ARMs & 3/1 Interest Only ARM is 2% per adjustment & 6% lifetime) After the initial period, rates and payments are based on the current index plus a margin. APR may increase after closing.

²Please call for rate quotes for loan amounts over the maximum loan amounts listed.

³Please call for rate quotes and maximum income limit per county.

*\$500 Refundable rate lock fee applies.

**Bi-weekly payment option available.

BANK FEES

Application	\$200.00	Flood Certification and Life of Loan	\$20.00	Credit Report <i>Joint</i>	\$15.00
Appraisal	\$325 to \$800	Document Preparation	\$100.00	<i>Individual</i>	\$15.00
Appraisal Management Co. Review	\$100.00	Attorney Review	\$200.00	Tax Service	\$96.00

For more information call Customer Relations at (908) 234-0700.

