



## Residential Mortgage Rates\*

2/3/12

Fixed Rate Programs	Interest Rate	Points	APR **	***Monthly Payments per \$1,000 borrowed
10 Years	3.000 %	0	3.021 %	\$ 9.66
15 Years	3.000 %	0	3.014 %	\$ 6.91
20 Years	3.750 %	0	3.761 %	\$ 5.93
30 Years	3.750 %	0	3.758 %	\$ 4.63
<b>Jumbo Rate Programs</b>				
10 Years	3.500 %	0	3.507 %	\$ 9.89
15 Years	3.500 %	0	3.505 %	\$ 7.15
20 Years	4.250 %	0	4.254 %	\$ 6.19
30 Years	4.250 %	0	4.253 %	\$ 4.92

### Features:

- One to Four Family Owner Occupied Properties
- One Point - 45 Day Rate Lock Fee due at Time of Rate Lock (Refundable at Closing)
- Residential Purchases require 10% down payment (PMI required if less than 20% down payment).
- Maximum Loan to Value for Cash Out Refinances up to 70%
- Jumbo Mortgages – 1<sup>st</sup> Mortgage – Single Family > \$417,000

\* DISCLOSURE APR - Assumes 20 % down payment

\*\* All references to APR are for Annual Percentage Rate

\*\*\*Payments do not include taxes and insurance premiums.

Rates Subject to Change Without Notice

