

## RESIDENTIAL INVESTMENT LOANS

RATES AS OF JANUARY 30, 2012

Type	Features	Term	Rate/APR **
Residential Investment Non-owner Occupied  <i>Adjustable Rate* and Fixed Rate</i>	Purchase 70% Max LTV Refinance 65% Max LTV	3/1 ARM* – 20 Years	6.000 / NA
		5/1 ARM *– 20 Years	6.500 / NA
		15 Year Fixed Rate	7.000 / NA

Rates quoted are for standard conforming secondary market loans. Other programs are available for non-conforming requests.

\*\* Annual percentage rates are based on loan amount \$100,000; 30% down payment; Lock period of 60 days.

*\*Adjustable rate loans may increase after initial 3-year or 5-year term. Based on 1-year Treasury Bill + 4.00%. 2.00% annual cap. 6.00% lifetime cap.*

## COMMERCIAL REAL ESTATE LOANS

RATES AS OF JANUARY 30, 2012

Type	Features	Term	Rate/Annual Percentage Rate
Commercial Real Estate  <i>Adjustable Rate* and Fixed Rate</i>	Purchase 70% Max LTV Refinance 65% Max LTV	3/1 ARM – 20 Years	6.000 / NA
		5/1 ARM – 20 Years	6.500 / NA
		15 Year Fixed Rate	7.000 / NA

*\* Adjustable rate loans may increase after initial 3-year or 5-year term. Based on 1-year Treasury Bill + 4.00%. 2.00 % annual cap. 6.00% lifetime cap.*

Add .50% to rate for loans under \$50,000.



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