

RESIDENTIAL INVESTMENT RATES

RATES AS OF AUGUST 30, 2010

Type	Features	Term	Rate/APR **
Residential Investment Non-owner Occupied <i>Adjustable Rate</i>	2% Annual Cap 6% Lifetime Cap 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%. Annual caps of 2.00%. Lifetime cap of 6.00%.*

COMMERCIAL REAL ESTATE RATES

RATES AS OF AUGUST 30, 2010

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%. Annual caps of 2.00%. Lifetime cap of 6.00%.*

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



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