

FIRST MORTGAGE LOANS

RATES AS OF JANUARY 30, 2012

Type	Features	Term	Rate/APR **
<u>First Mortgage*</u> Primary Residence <i>Fixed Rate</i>	Purchase or Refinance	10 years	3.500/3.653
		15 years	3.750/3.876
		20 years	4.000/4.114
<u>First Mortgage/ARM*</u> Primary Residence <i>Adjustable Rate***</i>	Purchase or Refinance	3/1 – 30 years	2.875/3.355
		5/1 – 30 years	3.125/3.377
		7/1 – 30 years	3.750/3.644
		10/1 – 30 years	4.000/3.859

*Rates quoted are for standard conforming properties. Other programs are available for rural properties and acre tract properties.

** Annual Percentage Rate based on loan amount of \$125,000; 20% down payment; Lock period of 45 days

***Adjustable rate loans may increase annually after initial 3-year, 5-year, 7-year or 10-year term. Based on 1-year Treasury bill + 3.250%. Annual cap is 2.00%. Lifetime cap is 6.00%.

FIXED RATE HOME EQUITY LOANS

RATES AS OF JANUARY 30, 2012

Type	Features	Term	APR **
<u>Second Mortgage</u> Primary Residence <i>Fixed Rate</i>	Refinance	60 Months	4.990/ 5.382
		120 Months	5.490/5.803
		180 Months	5.990/6.215

** Annual Percentage Rate based on loan amount of \$25,000. 80% Maximum LTV

HOME EQUITY LINES OF CREDIT

RATES AS OF JANUARY 30, 2012

Type	Features	Term	APR**
<u>Home Equity Line of Credit</u> Primary Residence First or Second Lien Position	*** <i>Variable Rate</i> – @ Prime rate MINUS ¼%; 80% Max LTV	5-Year Draw Period 10-Year Repayment Period	3.99/3.99

** Annual Percentage Rate based on a loan amount of \$25,000.

*** Rate shown will not change for 1 year from contract date. Beginning on the 1- year anniversary date, the interest rate for the remainder of this loan will then be calculated by using the Wall Street Prime minus .25%, which is currently 3.00%, or our 3.99% minimum rate, whichever is greater. Maximum rate will not exceed 20%.



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