

FIRST MORTGAGE RATES

RATES AS OF AUGUST 30, 2010

Type	Features	Term	Rate/APR **
First Mortgage* Primary Residence <i>Fixed Rate</i>	Purchase or Refinance	15 years	4.000/4.238
		20 years	4.375/4.564
		30 years	4.750/4.878
First Mortgage/ARM* Primary Residence <i>Adjustable Rate***</i>	Purchase or Refinance	5/1 – 30 years	3.375/3.450
		7/1 – 30 years	3.875/3.620
		10/1 – 30 years	4.000/3.774

*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 5-year, 7-year or 10-year term. Based on 1-year treasury bill + 3.25%. Annual caps of 2.00%. Lifetime cap of 6.00%.

FIXED RATE HOME EQUITY RATES

RATES AS OF AUGUST 30, 2010

Type	Features	Term	APR **
Second Mortgage Primary Residence <i>Fixed Rate</i>	Refinance	60 Months	4.990 / 5.382
		120 Months	5.990 / 6.318
		180 Months	6.990 / 7.214

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

HOME EQUITY LINES OF CREDIT RATES

RATES AS OF AUGUST 30, 2010

Type	Features	Term	APR**
Home Equity Line of Credit 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

*** 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 not to exceed 20%.



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