

Effective April 20, 2010
The following interest rates and fees are subject to change without notice.

Loan Programs	(-.25) Points		0 Points		.25 Points		.50 Points		.75 Points		1.00 Points		1.25 Points		1.75 Points		2.00 Points		
	Rate	APR	Rate	APR	Rate	APR	Rate	APR	Rate	APR	Rate	APR	Rate	APR	Rate	APR	Rate	APR	
Conventional (Loan Amt. up to \$417,000)																			
Conventional 40 Yr Fixed	N/A	N/A	N/A	N/A	5.500%	5.581%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Conventional 30 Yr Fixed	5.250%	5.300%	N/A	N/A	N/A	N/A	5.125%	5.241%	N/A	N/A	N/A	N/A	5.000%	5.182%	N/A	N/A	4.875%	5.124%	
Conventional 20 Yr Fixed	N/A	N/A	N/A	N/A	4.875%	5.000%	N/A	N/A	N/A	N/A	4.750%	4.964%	N/A	N/A	N/A	N/A	N/A	N/A	
Conventional 15 Yr Fixed	N/A	N/A	4.500%	4.617%	N/A	N/A	N/A	N/A	4.375%	4.605%	N/A	N/A	4.250%	4.555%	N/A	N/A	N/A	N/A	
Conventional 10 Yr Fixed	4.250%	4.362%	N/A	N/A	N/A	N/A	N/A	N/A	4.125%	4.452%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
High Balance (Loan Amts. Between \$417,000 - \$729,750)																			
High Balance 30 Yr Fixed	N/A	N/A	N/A	N/A	5.375%	5.425%	N/A	N/A	5.250%	5.345%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
High Balance 15 Yr Fixed	4.750%	4.758%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.500%	4.697%	N/A	N/A	N/A	N/A	N/A	N/A	
ARM																			
3/1 Adjustable	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
5/1 Adjustable	N/A	N/A	N/A	N/A	N/A	N/A	4.625%	3.458%	N/A	N/A	4.375%	3.407%	N/A	N/A	N/A	N/A	N/A	N/A	
7/1 Adjustable	N/A	N/A	N/A	N/A	5.000%	3.860%	N/A	N/A	N/A	N/A	4.750%	3.799%	N/A	N/A	N/A	N/A	N/A	N/A	

Assumptions and Disclaimer

- All rates quoted above assume a 30-day lock. Longer and shorter lock periods are available. Interest rates posted are based on 740+ credit score and up to 75% LTV, owner occupied, SFR property. Additional fees may apply based on credit score, LTV, property type, occupancy and cash-out refinances.
- Your actual rate and/or points may be different, as many factors go into providing you with a mortgage loan. Rates and points vary widely for loan amounts above \$417,000, and/or for investment property loans.
- Each quote above represents a "lock-in" period of 30 days, meaning that if you applied for a loan today and choose to "lock-in", we will guarantee the rate and points for 30 days.
- Rates and/or points are subject to change at any time until you apply for a loan and "lock-in" a rate.

To speak to a qualified Mortgage Loan Representative, please call 800.444.6327.