



Each Annual Percentage Rate (APR) accurate as of: November 20, 2009

Type	Loan Amount	Points	Rate	APR	Principal & Interest
30 Year Conventional Fixed Rate Loans	\$200,000	0.000	5.000%	5.064%	\$1,073.64
30 Year Conventional Fixed Rate Loans	\$100,000	0.000	5.125%	5.218%	\$544.49
15 Year Conventional Fixed Rate Loans	\$200,000	0.250	4.375%	4.514%	\$1,517.24
15 Year Conventional Fixed Rate Loans	\$100,000	0.125	4.500%	4.669%	\$764.99
30 Year FHA/VA	\$100,000	Call	Call	Call	Call

For quotes on other loan products, call 1-800-228-4411 ext. 5300 and ask for Loan Originator.

The interest rates, annual percentage rates and points are subject to change without notice.