



Effective 07/03/2008

Real Estate Loan Rates

Choose from over 150 Real Estate loan products! Apply today by calling 800/693-3333.

<u>FIRST MORTGAGES</u>	Rate	Points	Origination Fee	APR*	Payment per \$1,000
First Future Fixed Rate Special- Conforming/Primary Residence (up to \$417,000)					
15 Year Fixed	6.000%	0.000	1.00%	6.253%	\$8.44
20 Year Fixed	6.250%	0.000	1.00%	6.453%	\$7.31
30 Year Fixed	6.500%	0.000	1.00%	6.656%	\$6.32
40 Year Fixed	6.625%	0.000	1.00%	6.760%	\$5.94
Fixed Rate - Jumbo/Primary Residence (up to \$1,000,000)					
15 Year Fixed	6.125%	0.000	1.00%	6.340%	\$8.51
30 Year Fixed	6.625%	0.000	1.00%	6.758%	\$6.40
" We have the NEW Fannie Mae Jumbo Conforming Loan" - Please Call (858) 320-5740 for more details					
Adjustable Rate - Conforming/Primary Residence (up to \$417,000)					
3/1 ARM	5.125%	0.000	1.00%	5.268%	\$5.44
5/1 ARM	5.250%	0.000	1.00%	5.394%	\$5.52
Adjustable Rate - Jumbo/Primary Residence (up to \$1,000,000)					
3/1 ARM	5.125%	0.000	1.00%	5.247%	\$5.44
5/1 ARM	5.250%	0.000	1.00%	5.373%	\$5.52
<u>TERMBUSTERS - NO FEES!</u>	Rate	Points	Origination Fee	APR*	Payment per \$1,000
Primary Residence (up to \$417,000)					
5 Year Fixed	5.390%	0.000	0.00%	5.390%	\$18.92
7 Year Fixed	5.590%	0.000	0.00%	5.590%	\$16.24
10 Year Fixed	5.690%	0.000	0.00%	5.690%	\$10.80
<u>SECOND MORTGAGES</u>	Rate	Points	Origination Fee	APR*	Payment per \$1,000
Fixed Rate/Primary Residence (up to \$500,000)					
10 Year Fixed	6.490%	0.000	0.00%	6.490%	\$11.35
15 Year Fixed	6.990%	0.000	0.00%	6.990%	\$8.98
20 Year Fixed	6.990%	0.000	0.00%	6.990%	\$7.75
30 Year Fixed	7.990%	0.000	0.00%	7.990%	\$7.87
Fixed Rate/Non-Owner Occupied (up to \$100,000 and 60%CLTV)					
5 Year Fixed	8.500%	0.000	0.00%	8.500%	\$20.52
10 Year Fixed	8.500%	0.000	0.00%	8.500%	\$12.40
15 Year Fixed	8.750%	0.000	0.00%	8.750%	\$10.00
<u>HOME EQUITY LINE OF CREDIT</u>	Rate	Index (Prime)	Margin	APR	Payment per \$1,000
Variable Rate/Primary Residence (up to \$500,000)					
20 Year Variable - Principal & Interest	5.00%	5.00%	0.00%	5.000%	\$10.00
20 Year Variable - Interest Only	5.00%	5.00%	0.00%	5.000%	\$4.17

*Annual Percentage Rate (APR) may increase depending on the amount of pre-paid interest included at the time of closing. The monthly payment amounts shown are fully amortized and include principal and interest.

Rates shown are based on excellent credit and collateral. Offer valid for residences located in California. Includes single family 1-4 units, condos and planned unit developments. Programs, rates, terms and conditions are subject to change without notice. Certain terms and conditions may apply.

Loans are also available for properties located outside of California. Call 800/693-3333 for current rates.

First Mortgage-The APR is based on loan amount of \$300,000 for conforming loans, \$500,000 for jumbo loans and includes applicable origination fees and customary closing costs. Minimum loan amount of \$10,000. Maximum loan-to-value is 80%. ARM rate is based on the 10 Year LIBOR rate published daily in the Wall Street Journal.

Term Busters -The APR is based on a loan amount of \$50,000. Minimum loan amount of \$10,000. Maximum loan-to-value is 80%. Early close fee of \$2,500 if closed within 3 years. Fees paid by lender include credit report, appraisal, tax service, processing, escrow, flood determination, title and similar fees. Member is responsible for costs such as property tax, insurance, association fees, prepaid interest, subordination and fees charged by other lenders.

Fixed Second Mortgage-The APR is based on a loan amount of \$50,000. Minimum loan amount of \$10,000. Maximum loan-to-value is 80% for primary residences and 60% loan-to-value for non-primary residences. Early close fee of \$500 if closed within 3 years. Fees paid by lender include credit report, appraisal, tax service, flood determination, title and similar fees. Member is responsible for costs such as property tax, insurance, association fees, prepaid interest, subordination and fees charged by other lenders.

Home Equity Line of Credit (HELOC)-The APR is variable and may increase or decrease. The maximum APR is 15%. The rate is based on the Prime Rate published daily in the Wall Street Journal. Maximum loan-to-value is 80%. Early close fee of \$500 if closed within 3 years. Fees paid by lender include credit report, appraisal, tax service, flood determination, title and similar fees. Member is responsible for costs such as property tax, insurance, association fees, subordination and fees charged by other lenders.

