

Belonging Never Felt Better



Real Estate Loan Fixed Rates Effective November 18, 2009

OWNER-OCCUPIED RATES AS LOW AS:

Current 60-day Rate Locks

| TERM OF LOAN | APR | RATE | POINTS |
|-----------------|--------|--------|--------|
| 30 YEARS | 5.332% | 5.250% | 0.250 |
| | 5.170% | 5.000% | 1.250 |
| 15 YEARS | 5.033% | 4.875% | 0.375 |
| | 4.878% | 4.625% | 1.375 |

JUMBO LOAN RATES AS LOW AS:

Current 60-day Rate Locks

| TERM OF LOAN | APR | RATE | POINTS |
|-----------------|--------|--------|--------|
| 30 YEARS | 6.714% | 6.625% | 0.250 |
| | 6.560% | 6.375% | 1.250 |
| 15 YEARS | 6.414% | 6.250% | 0.375 |
| | 6.263% | 6.000% | 1.375 |

THESE RATES ARE SUBJECT TO CHANGE AT ANY TIME

- “Jumbo Loans” are loans exceeding \$417,000 (maximum LTV 70%)
- Up to 80% LTV on Purchases & Rate/Term Refinances
- Up to 70% LTV on Cash Out Refinances
- Manufactured home/Cash-out refinance, 65% maximum LTV, maximum 20-year term.

Other products available (rates/terms may be different according to each product)

Up to 70% LTV on Cash Out Refinances.

- ✓ 5-Year Fixed Rate/2-Year Adjustable Rate Mortgages
- ✓ 2-Year Fixed Rate/2-Year Adjustable Rate Mortgages
- ✓ 7-Year Fixed Rate/2-Year Adjustable Rate Mortgages
- ✓ 3-Year Fixed Rate/1-Year Adjustable Rate Mortgages
- ✓ Non-Conforming Mortgages
- ✓ “As Is” Purchases

APR is based on a \$100,000 loan amount.

Rates also available for Non-Owner Occupied.



For more information, please contact our Member Loan Services Department at (707) 445-8801 ext. 365 or (800) 974-9727 ext. 365

