



Real Estate Loan Fixed Rates Effective August 27, 2008

OWNER-OCCUPIED

**Up to 80% LTV on Purchases & Rate/Term Refinances
Up to 70% LTV on Cash Out Refinances**

TERM OF LOAN	APR	RATE	POINTS
30 YEARS	6.322%	6.125%	1.500
	6.555%	6.500%	0.000
15 YEARS	5.950%	5.625%	1.500
	6.090%	6.000%	0.000

Loan amounts exceeding \$417,000 add .50% to interest rate. All manufactured homes, add .50 to points. Manufactured home/Cash-out refinance, 65% maximum LTV, maximum 20-year term.

NON-OWNER OCCUPIED

**Up to 80% LTV, 1-2 Units, On Purchases & Rate/Term Refinances.
Up to 75% LTV, 3-4 Units, On Purchases & Rate/Term Refinances Only
No cash-out Refinances on Investment Property**

TERM OF LOAN	APR	RATE	POINTS
30 YEARS	6.829%	6.625%	1.500
	7.057%	7.000%	0.000
15 YEARS	6.328%	6.000%	1.500
	6.465%	6.375%	0.000

No Manufactured Homes on Investment Properties

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

- | | |
|---|--|
| <input type="checkbox"/> 5 Yr. Fixed Rate/2 Yr. Adjustable Rate Mortgages
<input type="checkbox"/> 2 Yr. Fixed Rate/2 Yr. Adjustable Rate Mortgages
<input type="checkbox"/> 7 Yr. Fixed Rate/1 Yr. Adjustable Rate Mortgages | <input type="checkbox"/> 3-Yr. Fixed Rate/1 Yr. Adjustable Rate Mortgages
<input type="checkbox"/> Non-Conforming Mortgages
<input type="checkbox"/> "As Is" Purchases |
|---|--|

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

RATES ARE SUBJECT TO CHANGE AT ANY TIME

Purchase Loans – Upfront lock for 45 days

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

