

Belonging Never Felt Better



Real Estate Loan Fixed Rates Effective February 1, 2012

OWNER-OCCUPIED RATES AS LOW AS:

Current 30-day Rate Locks			
TERM OF LOAN	APR	RATE	POINTS
30 YEARS	4.430%	4.375%	0.000
	4.390%	4.250%	1.000
15 YEARS	3.345%	3.250%	0.000
	3.367%	3.125%	1.000

JUMBO LOAN RATES AS LOW AS:

Current 30-day Rate Locks			
TERM OF LOAN	APR	RATE	POINTS
30 YEARS	5.809%	5.750%	0.000
	5.777%	5.625%	1.000
15 YEARS	4.723%	4.625%	0.000
	4.750%	4.500%	1.000

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/1-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

