

Belonging Never Felt Better



Real Estate Loan Fixed Rates Effective July 28, 2010

OWNER-OCCUPIED RATES AS LOW AS:

Current 30-day Rate Locks

TERM OF LOAN	APR	RATE	POINTS
30 YEARS	5.059%	5.000%	0.000
	4.759%	4.625%	0.875
15 YEARS	4.350%	4.250%	0.000
	4.230%	4.000%	0.875

JUMBO LOAN RATES AS LOW AS:

Current 30-day Rate Locks

TERM OF LOAN	APR	RATE	POINTS
30 YEARS	6.439%	6.375%	0.000
	6.145%	6.000%	0.875
15 YEARS	5.729%	5.625%	0.000
	5.614%	5.375%	0.875

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

