

New Mortgages Rates			
Variable Rates <sup>1</sup>	1-4 Family Homes	COOP & HDFC COOP	Maximum <sup>2</sup> Loan To Value
3 Year ARM (3/3)	3.75%	3.75%	80-97%
5 Year ARM (5/1)	3.85%	3.85%	80-97%
10 Year ARM (10/1)	4.50%	4.50%	80-97%

Fixed Rates			
15 Year Fixed	4.75%	5.25%	80-97%
30 Year Fixed	5.50%	6.00%	80-97%

Second/ Vacation Home <sup>3</sup>	6.50%	6.50%	80%
------------------------------------	-------	-------	-----

Rates and terms are subject to change without prior notice. This rate sheet does not constitute a commitment. Rates can only be locked upon receipt of a completed Rate Lock Agreement and a lock-in deposit.

<sup>1</sup> Rates may not rise or fall more than 2% from adjustment period to the next. The interest rate may not rise more than 5% "Lifetime Caps" above the initial rate. In no case may the interest rate fall below the initial rate "Floor Rate".

<sup>2</sup> Loan To Value  $\geq$  80% with Private Mortgage Insurance approval. Consult our Real Estate Loan Coordinator for your eligibility.

<sup>3</sup> Second/Vacation Home Mortgage rates are variable and requires 1.5 points