



Home Loan Rates

30 Year Fixed Rates (principal and interest):

Loan amounts up to \$417,000 - 4.875% with 1 point

- 5.25% with zero points

Loan amounts up to \$625,500 - 5.125% with 1 point

- 5.625% with zero points

Loan amounts up to \$1,500,000- 5.75% with 1 point

- 6.125% with zero points

5 Year Interest Only

Loan amounts up to \$1,500,000 - 5.25% with ZERO POINTS

10 Year Interest Only (30 year locked in rate):

Loan amounts up to \$1,500,000- 5.875% with 1 point

- 6.25% with zero points

Rates apply for purchases. Please call for specific pricing regarding LTV, FICO scores, units, investment properties and refinances. No prepayment penalties. Rates quoted as of 1/23/09