



## Mortgage Rates as of September 8, 2010

mortgage rate schedule

FIRST MORTGAGES						
	PRODUCT	Rates as low as	Points	APR as low as	Payment per \$1,000	
FIXED RATES CONFORMING (up to \$417,000)	10 YEAR	3.375	1.250	3.7012	9.83	Various loan terms available up to 95% loan to value available on conforming loan amounts only. Rates and APR's are based on a no-cash out loan, owner occupied, single family home and assumes a \$417,000 loan amount for conforming loan and \$650,000 loan amount for Jumbo <b>Balloon Loans</b> , maximum loan-to-value of 70%, credit score above 680, one point paid and approximate pre-paid finance charges of \$1132.
	15 YEAR	3.625	1.250	3.8515	7.21	
	20 YEAR	4.000	1.250	4.1782	6.06	
	30 YEAR	4.250	1.250	4.3807	4.92	
	30 yr. Refi-Plus	4.500	1.250	4.6327	5.07	
FIXED RATES High Balance Loans (up to \$598,000)	15 YEAR	4.000	1.250	4.2148	7.40	For non owner occupied property, add 1% to interest rate plus .50 point. Not all products available for non-owner occupied properties.
	30 YEAR	4.500	1.250	4.6237	5.07	
BALLOON LOAN CONFORMING (up to \$417,000)	30/3	4.000	0	4.0234	4.77	
	30/5	4.250	0	4.2738	4.92	
	30/7	4.500	0	4.5241	5.07	
	30/10	4.750	0	4.7745	5.22	
BALLOON LOAN JUMBO (up to \$650,000)	30/5	5.250	0	5.3116	5.52	
	30/10	5.750	0	5.8135	5.84	
ADJUSTABLE RATE CONFORMING (up to \$417,000)	5/1 ARM	3.500	1.000	3.3924	4.49	
	5/1 INTEREST ONLY ARM	NA	N/A	N/A	N/A	
HOME EQUITY LOANS						
FIXED RATES 2 <sup>ND</sup>	15 YEAR	7.500	1.000	7.7043	9.27	Rates and APR's are based on single family home. Assumes a \$50,000 loan amount, maximum loan-to-value of 70%, credit score above 680, one point paid and approximate pre-paid finance charges of \$100.
	20 YEAR	7.750	1.000	7.9167	8.21	
BALLOON LOAN 2 <sup>ND</sup>	30/3	7.250	1.000	7.3739	6.82	Call for non-owner occupied rates and fees.
	30/5	7.500	1.000	7.6258	6.99	
HOME EQUITY LINE OF CREDIT						
	LTV =< 50%	5.000	Prime - 0.50	5.8548		The Prime Rate as of August 31, 2010 was 3.250%. This is a Daily Rate of 0.008904109%. This is a variable rate loan with a floor of 5% and a cap of 18%. Your rate may increase after consummation. Advertised APR is based on a \$10,000 loan amount with a \$500 origination fee. Other fees may apply in some cases which will result in a higher APR. Rates are based on owner occupied, single family home.
	LTV 50% - 80%	5.000	Prime	5.8548		
	LTV 80% - 90%	5.000	Prime + 1.00	5.8548		
						Non-owner occupied and interest only option also available.

Rates are as of September 8, 2010 and are subject to change without notice. These mortgage rates apply only in certain conditions. Your rate depends on several factors including market conditions, your credit score, and loan to value. The displayed annual percentage rates (APR's) include total points and prepaid finance charges but do not include other closing costs. Loans over 80% LTV may require private mortgage insurance.

Rates are not automatically locked in at time of application. Loan rate locks can be requested in writing after the loan has passed CBCFCU's pre-qualification. Lock-in fees may apply.

Credit report fees are due at time of application. These fees are refundable only if service has not been performed at time of withdrawal, cancellation, or denial.

Other restrictions may apply.

