



Mortgage Rates as of February 03, 2012

mortgage rate schedule

FIRST MORTGAGES					NOTES
PRODUCT	Rates as low as	Points	APR as low as	Payment per \$1,000	
FIXED RATE - Conforming (up to \$417,000) ^{1, 3, 6}					
10 YEAR	2.750	1.250	3.0738	\$ 9.54	
15 YEAR	2.875	1.250	3.1288	\$ 6.85	
20 YEAR	3.375	1.250	3.5787	\$ 5.74	
30 YEAR	3.625	1.250	3.7736	\$ 4.56	
FIXED RATE - 30-year Refi-Plus (up to \$598,000) ²					
Up to 125% LTV	3.750	1.250	3.8772	\$ 4.63	
Over 125% LTV	3.750	1.250	3.8772	\$ 4.63	
FIXED RATE - High Balance (up to \$598,000) ³					
15 YEAR	3.250	1.250	3.4980	\$ 7.03	
30 YEAR	4.000	1.250	4.1292	\$ 4.77	
ROLLOVER - Conforming (up to \$417,000) ^{4, 5, 6}					
30/3	3.000	0	3.1217	\$ 4.22	
30/5	3.250	0	3.3735	\$ 4.35	
30/5 FRESH START	5.000	1.000	5.1149	\$ 5.37	
30/7	3.500	0	3.6254	\$ 4.49	
30/10	3.750	0	3.8772	\$ 4.63	
ROLLOVER - Jumbo (up to \$650,000) ⁴					
30/5	3.500	0.250	3.6171	\$ 4.49	
ROLLOVER - Super Jumbo (up to \$4,000,000) ⁴					
30/5	4.000	0.500	4.1079	\$ 4.77	
ADJUSTABLE RATE - Conforming (up to \$417,000) ³					
<i>This product is no longer available</i>					
HOME EQUITY LOANS ⁷					
FIXED RATE - 2ND					
15 YEAR	7.500	1.000	7.7043	\$ 9.27	
20 YEAR	7.750	1.000	7.9167	\$ 8.21	
ROLLOVER - 2ND					
30/3	7.250	1.000	7.3739	\$ 6.82	
30/5	7.500	1.000	7.6258	\$ 6.99	
HOME EQUITY LINES OF CREDIT ⁸					
LTV < 50%	Prime - 0.50		5.8548		
LTV 50%-80%	Prime		5.8548		
LTV 80%-90%	Prime + 1.00		5.8548		

- For FIXED RATE conforming loan amounts (up to \$417,000) only, various terms are available for loan-to-value (LTV) up to 95%.
 - For loan amounts up to \$598,000, no maximum loan-to-value (LTV). Loan available for owner- and non-owner-occupied residences. Existing loan must have been delivered to Fannie Mae before June 1, 2009. No cash out. 30-day rate lock not available.
 - FIXED RATE rates and APRs based on an owner-occupied, single family home, a loan amount of \$417,000 (conforming) or \$598,000 (high balance), a maximum LTV of 80%, a credit score above 680, 1.250 points paid and approximate pre-paid finance charges of \$1,172.
 - ROLLOVER rates and APRs based on an owner-occupied, single family home, a loan amount of \$417,000 (conforming), \$650,000 (jumbo) or \$2,000,000 (super jumbo), a maximum LTV of 80%, a credit score above 680, zero points (conforming), 0.250 points (jumbo) or 0.500 points (super jumbo) paid and approximate pre-paid finance charges of \$1,172 (conforming), \$1,172 (jumbo) or \$1,172 (super jumbo).
 - FRESH START ROLLOVER rate and APR based on an owner-occupied, single family home or condominium, a loan amount of \$417,000, a maximum LTV of 75%, credit score above 620, 1.000 point paid and approximate pre-paid finance charges of \$1,172. 0.25% rate reduction for automatic payment from a CBC checking account.
 - For FIXED RATE or ROLLOVER non-owner-occupied property, add 1.000% to interest rate and add 0.500 to points. Not all products are available for non-owner-occupied properties.
 - Rates and APRs based on an owner-occupied, single family home, a loan amount of \$50,000, a maximum LTV of 80%, credit score above 680, 1.000 point paid and approximate pre-paid finance charges of \$100.
- Call for non-owner-occupied rates and fees.

8. The Prime Rate as of January 31, 2012 was 3.250% resulting in a Daily Rate of 0.008904109%. This is a variable rate loan with a floor of 5.000% and a cap of 18.000%. Your rate may increase after consummation. Rates and APRs are based on an owner-occupied, single family home, a loan amount of \$10,000 and an origination fee of \$500. Other fees may apply which will result in a higher APR.
Call for non-owner-occupied rates and fees and for interest-only option.

Rates are as of February 3, 2012 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 (APRs) 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 CBC FCU's pre-qualification. Lock-in fees may apply.

Credit report fees are due at time of application.

Other restrictions may apply.

