PURCHASE OR REFINANCE

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Loan Balance	Annual % Rate 30 Year	Monthly Payment Fixed *	Costs at Closing
\$175,000.00	4.875%	\$926.11	
\$225,000.00	4.750%	\$1,173.71	\$0
\$275,000.00	4.625%	\$1,413.88	ΨΟ
\$325,000.00	4.625%	\$1,670.95	
\$453,100.00	4.500%	\$2,295.79	\$ 0
\$500,000.00	4.500%	\$2,533.43	ΨΟ
\$600,000.00	4.500%	\$3,443.69	
20 Year Fixed *			
\$175,000.00	4.750%	\$1,130.89	
\$225,000.00	4.625%	\$1,438.69	\$ 0
\$275,000.00	4.500%	\$1,739.79	
\$325,000.00	4.500%	\$2,056.11	
\$453,100.00	4.375%	\$2,836.05	\$ 0
\$500,000.00	4.375%	\$3,129.61	
\$600,000.00	4.375%	\$4,254.08	
15 Year Fixed			
\$175,000.00	4.500%	\$1,338.74	40
\$225,000.00	4.375%	\$1,706.90	\$ 0
\$275,000.00	4.250%	\$2,068.77	
\$325,000.00	4.125%	\$2,424.39	¢ο
\$453,100.00	3.990%	\$3,349.26	\$ 0
\$500,000.00	4.125%	\$3,729.84	
\$600,000.00	4.125%	\$ 5,069.97	
5/1 Year **			
\$175,000.00	4.750%	\$912.88	\$ 0
\$225,000.00	4.500%	\$1,140.04	ΨΟ
\$275,000.00	4.375%	\$1,373.03	¢Λ
\$325,000.00	4.250%	\$1,598.80	\$ 0
\$453,100.00	4.125%	\$2,195.95	
\$500,000.00	4.125%	\$2,423.25	\$ 0
\$600,000.00	4.000%	\$2,864.49	
7/1 Year **			
\$175,000.00	5.000%	\$939.44 \$4.472.74	\$ 0
\$225,000.00	4.750%	\$1,173.71	ΨΟ
\$275,000.00	4.625%	\$1,413.88	40
\$325,000.00	4.500%	\$1,646.73	\$0
\$453,100.00	4.375%	\$2,262.26	
\$500,000.00	4.375%	\$2,496.43	\$0
\$600,000.00	4.250%	\$2,951.64	+ ~

 $^{^*}$ 360 payments at the principal and interest rate shown ** 5/1 APR 4.788% , 7/1 APR 4.829%