

Rate Sheet Announcement

IMPORTANT Effective Monday, February 13, 2012, the below adjustments will be added to the rate sheet.

Fixed and Adjustable Rate Mortgages							
LTV / FICO Features Term >15 Years							
	<=60%	60.01-70%	70.01-75%	75-01-80%	80.01-85%	85.01-90%	90.01-95%
640-659	0.500	1.250	2.500	3.250	NA	NA	NA
620-639	0.750	1.500	4.000	4.000	NA	NA	NA

Fixed and Adjustable Rate Mortgages					
Cash Out LTV / FICO Features All Loan Terms					
	<=60%	60.01-70%	70.01-75%	75-01-80%	80.01-85%
640-659	0.250	1.250	1.250	3.750	NA
620-639	0.250	1.250	3.750	3.750	NA