

Payment Samples
2/22/06

FIXED RATE LOANS

30 YEAR:

This example is for illustration purposes only as of April 18, 2007; it does not include taxes and insurance. Actual payment amounts could differ. Based on a purchase price of \$250,000 with a 20% down payment and mortgage loan amount of \$200,000, for a first-lien, owner-occupied, single-family primary residence, with a fixed rate of 6.25% for 30 years, the Annual Percentage Rate is 6.401%. Borrower will make 360 monthly principal and interest payments of \$1,231.43.

20 YEAR:

This example is for illustration purposes only as of February 22, 2006; it does not include taxes and insurance. Actual payment amounts could differ. Based on a purchase price of \$250,000 with a 20% down payment and mortgage loan amount of \$200,000, for a first-lien, owner-occupied, single-family primary residence, with a fixed rate of 6.25% for 20 years, the Annual Percentage Rate is 6.401%. Borrower will make 240 monthly principal and interest payments of \$1,461.86.

15 YEAR:

This example is for illustration purposes only as of February 22, 2005; it does not include taxes and insurance. Actual payment amounts could differ. Based on a purchase price of \$250,000 with a 20% down payment and mortgage loan amount of \$200,000, for a first-lien, owner-occupied, single-family primary residence, with a fixed rate of 6.00% for 15 years, the Annual Percentage Rate is 6.149%. Borrower will make 180 monthly principal and interest payments of \$1,687.71.

ADJUSTABLE RATE LOANS

30 YEAR:

The example is for illustration purposes only as of February 22, 2006; it does not include taxes and insurance. Actual payment amounts could differ. Based on a purchase price of \$250,000 with a 20% down payment and mortgage loan amount of \$200,000, for a first-lien, owner-occupied, single-family primary residence, with a 5/1 adjustable rate of 6.25% for 30 years, the Annual Percentage Rate is 7.295%. The initial rate is fixed for five years and may adjust annually after that. Borrower will make 60 monthly principal and interest payments of \$1,231.44 and 300 monthly principal and interest payments of \$1,456.28

