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Purchase Price	Down Payment (25%)	Loan Amount	Interest Rate*	APR	Maturity & Amortization	Initial Payment (approximate)	Loan Fee (1%)	Total Estimated Closing Costs	Total Out of Pocket Costs
80,000	20,000	60,000	6.49%	6.81%	120/240 mos	447	600	2,250	22,250
90,000	22,500	67,500	6.49%	6.79%	120/240 mos	503	675	2,325	24,825
100,000	25,000	75,000	6.49%	6.78%	120/240 mos	559	750	2,400	27,400
110,000	27,500	82,500	6.49%	6.77%	120/240 mos	615	825	2,475	29,975
120,000	30,000	90,000	6.49%	6.76%	120/240 mos	671	900	2,550	32,550
130,000	32,500	97,500	6.49%	6.75%	120/240 mos	726	975	2,625	35,125
140,000	35,000	105,000	6.49%	6.74%	120/240 mos	782	1,050	2,700	37,700

* All figures are approximate and subject to change. Contact Bank for up to date rates, terms and fees.
 3 year adjustable mortgage. Rate floor equal to start rate. Future rate adjustments at Prime +3%.

