

Effective

5/4/2011

@ 7:40 am

Rates are subject to change. Additional programs are available.

Actual interest rates and APR's may vary based on credit history.

	Interest Rate	APR
Conventional Loans		
10-Year Fixed ¹	3.250%	3.540%
15-Year Fixed ²	3.875%	4.082%
20-Year Fixed ³	4.375%	4.542%
30-Year Fixed ⁴	4.625%	4.749%
(Interest Rates are based on a 30-day commitment and assume property is a single family primary residence.)		
FHA/VA Loans		
30-Year Fixed ⁵	4.500%	4.786%
15-Year Fixed ⁶	4.000%	4.492%
(Interest rates are based on a 60-120 day commitment and assume property is a single family primary residence.)		
AHFC 30-Year Fixed		
Tax-Exempt 1st Time Homebuyer ⁷	4.375%	4.518%
Taxable First Time Homebuyer ⁸	4.750%	4.897%
Vets Mortgage Program ⁹	4.500%	4.644%
Taxable Program ¹⁰	4.875%	5.024%
Rural Program ¹¹	4.625%	4.760%
(Interest rates are based on a 60-120 day commitment and assume property is a single family primary residence.)		

¹ The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 10-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$977.19 is the monthly principal and interest for this example.

² The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 15-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$733.44 is the monthly principal and interest for this example.

³ The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 20-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$625.92 is the monthly principal and interest for this example.

⁴ The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 30-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$514.14 is the monthly principal and interest for this example.

⁵ The above rate assumes a loan amount of \$102,000, including financed VA Funding Fee, with a 30-year term.

\$516.82 is the monthly principal and interest for this example.

⁶ The above rate assumes a loan amount of \$102,000, including financed VA Funding Fee, with a 15-year term.

\$754.48 is the monthly principal and interest for this example.

⁷ The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 30-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$499.29 is the monthly principal and interest for this example.

⁸ The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 30-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$521.65 is the monthly principal and interest for this example.

⁹ The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 30-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$506.69 is the monthly principal and interest for this example.

¹⁰ The above rate assumes a 20% down payment on a loan amount of \$100,000 with a 30-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$529.21 is the monthly principal and interest for this example.

¹¹ The above rate assumes a 10% down payment on a loan amount of \$100,000 with a 30-year term. If the down payment is less than 20%, mortgage insurance may be needed which could increase the payment and APR:

\$514.14 is the monthly principal and interest for this example.