



March 22, 2010

4.99% Home Mortgage 10-Year Fixed Rate:

***Mortgage Loan** - 4.99% APR is fixed for 10 years. Financing available up to 65% loan-to-value. 120 monthly payments of \$10.59 per \$1,000 borrowed. Offer is eligible on new loans or loans from other financial institutions only. Rates subject to change. Loans subject to approval. Other restrictions may apply.

****\$350 Closing Cost** - 1st lien position mortgages only. Property valuation determined by a recent appraisal (less than 24 months old) or property tax valuation. Valuation acceptance subject to approval. Closing costs of \$350 includes the following closing fees: credit report, title letter report, flood zone determination, loan documentation recording and underwriting. If your state or county requires any other fees, those fees will also be your responsibility and will be disclosed appropriately. Minimum credit score of 680 or greater. Minimum loan amount of \$50,000. Property cannot be located in a distressed market. Other terms and programs available.

