

**RATES ACCURATE AS OF JANUARY 30, 2012**  
**ALL RATES AND POINTS SUBJECT TO CHANGE WITHOUT NOTICE**

First Time Homebuyers Rate .125% less for interest rate on all products except Special Programs  
 Loan amounts exceeding **\$417,000** add .500% to interest rate on all Fixed Rate and ARM Programs  
 Final APR will vary based on loan amount and finance charges  
 Homeowners insurance is required; flood insurance may be required  
 Maximum loan-to-value (LTV) will differ based on loan product and file circumstances.  
 Annual Percentage Rates (APRs) shown are calculated on 80% LTV.  
 Final loan parameters including loan-to-value (LTV), property type, transaction type and applicant(s)  
 credit score(s) may require additional fees from those noted below.  
 Payments do not include taxes or insurance. The actual payment may be greater.

**FIXED RATE MORTGAGES**

<u>Program</u>	<u>Interest Rate</u>	<u>Points</u>	<u>APR</u>	<u>Monthly payments per \$1,000</u>
<b>30 YEAR</b>	3.875	0	3.962%	\$ 4.70
	3.750	1	3.919%	4.63
	3.500	2	3.749%	4.49
<b>20 YEAR</b>	3.750	0	3.869%	\$ 5.93
	3.625	1	3.859%	5.86
	3.375	2	3.722%	5.74
<b>15 YEAR</b>	3.125	0	3.272%	\$ 6.97
	3.000	1	3.293%	6.91
	2.875	2	3.314%	6.85
<b>10 YEAR</b>	2.950	0	3.162%	\$ 9.63
	2.875	1	3.299%	9.60
	2.750	2	3.388%	9.54
<b>7 YEAR</b>	2.750	0	3.044%	\$ 13.10

**SPECIAL FIXED RATE PROGRAMS**

**MassHousing Programs**

**MassAdvantage – 30 year fixed**

3.875	0	3.977%	\$ 4.70
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Maximum LTV is 97%, minimum 680 credit score, **MI required**  
 Income limits and purchase price limits may apply based on property location

**Buy Brockton Mortgage Program**

<b>30 year fixed</b>	3.375	0	3.440%	\$ 4.42
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Maximum loan amount of \$417,000 - single family or condominium properties only.  
 Properties must be located in Brockton, MA  
 Other terms and conditions apply

**Fannie Mae My Community Mortgage**

<b>30 year fixed</b>	4.000	0	4.088%	\$ 4.77
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**CONSTRUCTION/PERMANENT LOANS**

One closing with twelve (12) month construction period followed by fully amortizing loan  
 Use any rate under Fixed Rate or Adjustable Rate Mortgages listed above

## ADJUSTABLE RATE MORTGAGES (ARMs)\*

<u>Program</u>	<u>Interest Rate</u>	<u>Points</u>	<u>APR</u>	<u>Monthly payments per \$1,000</u>	
<b>1/1 ARM</b>	2.750	0	2.944%	months 1 to 12	\$4.08
	2.875			months 13 to 360	\$4.15
Rate adjusts every 12 months. Caps of 2% annual, 6% lifetime, margin of 2.75%					
<b>3/1 ARM</b>	3.000	0	2.981%	months 1 to 36	\$4.22
	2.875			months 37 to 360	\$4.18
Rate fixed for 36 months, adjusts every 12 months thereafter. Caps of 2% annual, 6% lifetime, margin of 2.75%					
<b>3/3 ARM</b>	3.125	0	3.206%	months 1 to 36	\$4.28
	3.125			months 37 to 360	\$4.31
Rate fixed for 36 months, adjusts every 36 months thereafter. Caps of 2% annual, 6% lifetime, margin of 2.75%					
<b>5/1 ARM</b>	3.250	0	3.085%	months 1 to 60	\$4.35
	2.875			months 61 to 360	\$4.21
Rate fixed for 60 months, adjusts every 12 months thereafter. Caps of 2% annual, 6% lifetime, margin of 2.75%					

### SPECIAL ADJUSTABLE RATE PROGRAMS

<b>3/1 Helper ARM</b>	2.875	0	2.954%	months 1 to 36	\$4.15
	2.875			months 37 to 360	\$4.17
Rate fixed for 36 months, adjusts every 12 months thereafter. Caps of 1% annual, 5% lifetime, margin of 2.75% Maximum income limits apply based on property location					

\*Loans based on 30 year term. Rates may increase after consummation on all ARM products.  
One year treasury security = 0.11%; Three year treasury security = 0.36%

## HOME EQUITY MORTGAGE PROGRAMS

Loan amounts from \$10,000 to \$250,000

Maximum combined LTV is 75%, subject to conditions

No points and no closing costs.

Transactions involving trusts –

\$50,000 minimum loan amount, approximately \$500 closing costs

Homeowners insurance is required; flood insurance may be required

### FIXED RATE EQUITY LOANS

<u>Term</u>	<u>Posted Rate And APR</u>	<u>\$ per 1000</u>	<u>APR/Rate w/ Auto pay</u>	<u>\$ per 1000</u>
<b>5 years</b>	4.625	\$18.70	4.375	\$18.59
<b>10 years</b>	4.990	\$10.60	4.740	\$10.48
<b>15 years</b>	5.740	\$ 8.30	5.490	\$ 8.17
<b>20 years</b>	5.990	\$ 7.16	5.740	\$ 7.02
<b>25 years</b>	6.240	\$ 6.59	5.990	\$ 6.44

### EQUITY LINES OF CREDIT

<b>Adjustable</b>	1.99% APR* for 18 months, then 3.250% APR	0 points	3.250 APR	25 year term
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\*1.99% APR requires \$10,000 draw at closing – (certain conditions apply).

If \$10,000 draw not taken at closing, an APR of 2.49% will apply for the first 18 months. Thereafter, the rate will convert to a variable rate APR of Prime. Based on the WSJ Prime Rate published on the last day of the billing cycle. (3.25% as of 09/30/2011). The minimum APR is 3.250%, except during the introductory period. The maximum rate is 18% APR.

Adjustable rate program contains a ten year draw period and fifteen year repayment period.

<b>Fixed</b>	6.250 APR	0 points	6.250 APR	15 year term
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Fixed rate program contains a five year draw period and ten year repayment period.