

**RATES ACCURATE AS OF SEPTEMBER 7, 2010**  
**ALL RATES AND POINTS SUBJECT TO CHANGE DAILY WITHOUT NOTICE**

First Time Homebuyers Rate .125% less for interest rate on all products except Special Programs  
 Loan amounts exceeding **\$417,000** add .375% to interest rate on all Fixed Rate and ARM Programs  
 Final APR will vary based on loan amount and finance charges  
 Maximum loan-to-value (LTV) will differ based on loan product and file circumstances.  
 Annual Percentage Rates (APRs) shown are calculated on 80% LTV and do not include mortgage insurance.  
 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.

<b>FIXED RATE MORTGAGES</b>			
<b>30 YEAR</b>	4.375 w/ 0 point	4.465 APR	\$ 4.99 per \$1000
	4.250 w/ 1 point	4.425 APR	4.92
	4.125 w/ 2 points	4.385 APR	4.85
<b>20 YEAR</b>	4.250 w/ 0 point	4.373 APR	6.19
	4.125 w/ 1 point	4.365 APR	6.13
	4.000 w/ 2 points	4.358 APR	6.06
<b>15 YEAR</b>	3.875 w/ 0 point	4.028 APR	7.33
	3.750 w/ 1 point	4.052 APR	7.27
	3.625 w/ 2 points	4.077 APR	7.21
<b>10 YEAR</b>	3.750 w/ 0 point	3.970 APR	10.01
	3.625 w/ 1 point	4.060 APR	9.95
	3.500 w/ 2 points	4.151 APR	9.89

<b>SPECIAL PROGRAMS</b>			
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<b>3/1 Helper ARM</b>	3.500 w/ 0 point	3.191 APR	4.49
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Margin of 2.75; Caps of 1/5; term of 30 years, fully indexed rate of 3.125%  
 Maximum income limits apply based on property location

**MassHousing Programs**

<b>Affordable Advantage</b>	4.875 w/ 0 point	4.982 APR	5.29
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Maximum LTV is 100%, minimum 720 credit score, **No MI required**

<b>MassAdvantage</b>	4.500 w/ 0 point	4.608 APR	5.07
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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>	3.875 w/ 0 point	3.942 APR	4.70
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Maximum loan amount of \$417,000, single family or condominium property only.  
 Properties must be located in Brockton, MA  
 Other terms and conditions apply

<b>Fannie Mae MCM</b>	4.500 w/ 0 point	4.591 APR	5.07
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<b>ADJUSTABLE RATE MORTGAGES – 2/6 caps, 2.75 margin</b>			
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<b>1/1 ARM – adjusts every 12 months, fully indexed rate: 3.000%</b>	3.750 w/ 0 point	3.139 APR	4.63
	3.500 w/ 1 point	3.199 APR	4.49

<b>3/1 ARM – fixed for 36 mo, then adjusts every 12 mo, fully indexed rate: 3.000%</b>	3.990 w/ 0 point	3.302 APR	4.77
	3.750 w/ 1 point	3.329 APR	4.63

<b>3/3 ARM – adjusts every 36 months, fully indexed rate: 3.625%</b>	4.125 w/ 0 point	3.824 APR	4.85
	3.875 w/ 1 point	3.850 APR	4.70

<b>5/1 ARM – fixed for 60 mo, then adjusts every 12 months, fully indexed rate: 3.000%</b>	4.250 w/ 0 point	3.527 APR	4.92
	3.990 w/ 1 point	3.515 APR	4.77

Rates may increase after consummation on all ARM products

<b>CONSTRUCTION/PERMANENT LOANS</b>			
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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

## 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>1-5 years</b>	5.240	\$18.98	4.990	\$18.87
<b>6-10 years</b>	5.490	\$10.85	5.240	\$10.72
<b>11-15 years</b>	5.740	\$ 8.30	5.490	\$ 8.17
<b>16-20 years</b>	5.990	\$ 7.16	5.740	\$ 7.02
<b>21-25 years</b>	6.240	\$ 6.59	5.990	\$ 6.44

## EQUITY LINES OF CREDIT

<b>Adjustable</b>	2.99% fixed for 12 mos. then Prime – 1.00%	0 points	3.990 APR	25 year term
<b>Fixed</b>	6.250%	0 points	6.250 APR	15 year term

The current adjustable rate is 2.25%. APR is based on the Prime Rate less 1.00% as of December 16, 2008 with a floor of 3.990%. This is a variable rate subject to change in the Prime Rate with a maximum rate of 18%. Program contains a ten year draw period and fifteen year repayment period.

The fixed rate program consists of a five year draw period and ten year repayment period.