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April 4, 2011

This rate sheet is provided for illustrative purposes only. Rates may vary depending on income, credit score and your individual circumstances

ALL INTEREST RATES AND APRS ARE SUBJECT TO CHANGE WITHOUT NOTICE

As the payment per \$1000 does not include tax and insurance escrows, your actual payment obligation will be greater

Fixed Rate Mortgages	Term	Rate	APR	Points	# of Payments	Pmt per \$1,000
Primary & Vacation Homes CONFORMING (Loans up to \$417,000)	30 Yrs	4.875	4.947	0	360	\$5.29
		4.750	4.909	1	360	\$5.22
	15 Yrs	4.125	4.238	0	180	\$7.46
		3.875	4.136	1	180	\$7.33
JUMBO (Loans \$417,001 - \$729,750)	30 Yrs	4.990	5.038	0	360	\$5.37
		4.750	4.885	1	360	\$5.22
	15 Yrs	4.375	4.436	0	180	\$7.59
		4.125	4.461	1	180	\$7.46
SUPER JUMBO (Loans \$729,751 - \$2,000,000)	30 Yrs	5.625	5.647	0	360	\$5.68
		5.375	5.487	1	360	\$5.52
	15 Yrs	5.125	5.164	0	180	\$7.97
		4.875	5.066	1	180	\$7.84

Adjustable Mortgages	Product	Initial Rate	Next Rate	APR	Initial monthly pmt amt per \$1,000	Remaining monthly pmt amt per \$1,000	Max amt per \$1,000
Primary & Vacation 30 year term	5/1 Yr. ARM**	3.500	3.000	3.275	pmts 1-60 \$4.56	pmts 61-360 \$4.22	\$7.78
	3/1 Yr. ARM**	3.250	3.000	3.521	pmts 1-36 \$4.35	pmts 37-360 \$4.22	\$8.23
	1 Yr. ARM*	4.250	4.000	4.110	pmts 1-12 \$4.92	pmts 13-360 \$4.77	\$8.23
Primary & Vacation MVCMA Homes 30 year term	5/1 Yr. ARM*	5.375	4.000	3.963	pmts 1-60 \$5.60	pmts 61-360 \$4.77	\$9.81
	3/1 Yr. ARM*	4.875	4.000	4.294	pmts 1-36 \$5.29	pmts 37-360 \$4.77	\$9.43
	1 Yr. ARM*	4.250	4.000	4.110	pmts 1-12 \$4.92	pmts 13-360 \$4.77	\$8.96
Construction Homes 30 year term	3/1Yr.ARM*	5.125	4.000	4.353	pmts 1-36 \$5.44	pmts 37-360 \$4.77	\$9.62
	1Yr.ARM*	5.000	4.000	4.172	pmts 1-12 \$5.37	pmts 13-360 \$4.77	\$9.52
Land Loans - 15 year term	3/1Yr.ARM*	5.490	4.000	4.749	pmts 1-36 \$8.17	pmts 37-180 \$7.40	\$11.68

Your APR may increase after consummation of the loan

*The index is the 1 Year US Treasury. The margin is 2.75%. **The index is LIBOR. The margin is 2.25%.

Call for pricing on Jumbo ARM rates

Home Equity Line of Credit	Product	Rate	APR	Index
Equity Line of Credit	Home Equity	***	***	Prime Rate

***The rate on the Home Equity Line is variable. Please call for the current rate.

For Residential Lending Contact:

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Indices	As of 3/25/11
1 Year US Treasury -	0.26%
Prime Rate -	3.25%
LIBOR -	0.78%