



Consumer Real Estate Loan Rates

(Effective June 7, 2011)



Owner Occupied 1st Deed of Trust (Single Family Residence)

Loan Term	Maximum Loan to Value	Interest Rate	APR
15 years	80%	5.25%	5.25%
30 years	80%	6.375%	6.375%

Owner Occupied 2nd Deed of Trust (Single Family Residence)

Loan Term	Maximum Loan to Value	Interest Rate	APR
Up to 7 years	80%	6.75%	6.75%
Up to 15 years	80%	7.75%	7.75%

Consumer Land (Residential lot or small tracts not for development)

Loan Term	Maximum Loan to Value	Interest Rate	APR
8 years	65%	7.75%	7.75%
12 years	65%	8.25%	8.25%

Home Equity Line 1st Deed of Trust (Maximum loan amount \$200,000) Current Prime Rate 3.25%

Loan Term	Maximum Loan to Value	Base Interest Rate	Rate Floor	Rate Ceiling	No Loan Origination or Closing Fee
7 year draw	80%	Prime +0.25%	5.00%	15.00%	
7 year draw ext	80%	Prime +0.25%	5.00%	15.00%	
15 year repayment	80%	Prime +0.25%	5.00%	15.00%	

Home Equity Line 2nd Deed of Trust (Maximum loan amount \$100,000) Current Prime Rate 3.25%

Loan Term	Maximum Loan to Value	Base Interest Rate	Rate Floor	Rate Ceiling	No Loan Origination or Closing Fee
7 year draw	75%	Prime +0.75%	5.00%	15.00%	
7 year draw ext	75%	Prime +0.75%	5.00%	15.00%	
15 year repayment	75%	Prime +0.75%	5.00%	15.00%	

Interest rates are subject to change without notice and may vary based on your credit history, loan amount and/or property type. Actual APR on some loans may be higher based on loan amount and terms selected. There may be additional third party fees.

For more information, please call
745-9165 or 694-4891 x.165

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