

PROGRAM	POINTS	RATE	APR	PAYMENT PER \$1,000 ¹	MINIMUM CREDIT SCORE
Fixed Rate Mortgages All other Purchase and Refinance Loans					
30 Year Fixed	2	5.500	5.758	\$5.68	720
	1	5.750	5.916	\$5.84	720
	0	5.990	6.064	\$6.08	720
20 Year Fixed	1	5.750	5.973	\$7.02	720
	0	5.990	6.088	\$7.16	720
15 Year Fixed	2	5.000	5.431	\$7.91	720
	1	5.250	5.527	\$8.04	720
	0	5.750	5.872	\$8.30	720
10 Year Fixed	1	4.750	5.141	\$10.48	720
	0	5.000	5.171	\$10.60	720