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	6.000%	6.274%	$6.00	720
	1	6.250%	6.430%	$6.16	720
	0.50	6.500%	6.633%	$6.32	720
	0	6.625%	6.710%	$6.40	720
20 Year Fixed	1	6.000%	6.235%	$7.16	720
	0	6.250%	6.360%	$7.31	720
15 Year Fixed	2	5.500%	5.951%	$8.17	720
	1	5.750%	6.044%	$8.30	720
	0	6.000%	6.137%	$8.44	720
10 Year Fixed	1	5.000%	5.411%	$10.61	720
	0	5.250%	5.441%	$10.73	720