



Mortgage Loan Rates

EFFECTIVE DATE: 05-17-2012

RATES SUBJECT TO CHANGE WITHOUT NOTICE

PRODUCT (loan amounts up to \$417,000)	RATE	APR	SAMPLE MONTHLY PAYMENT (payment amount does not include taxes and insurance)
30 Year Fixed Rate Mortgage	3.750	3.798	\$465.84
20 Year Fixed Rate Mortgage	3.625	3.688	\$586.40
15 Year Fixed Rate Mortgage	3.000	3.084	\$694.65
10 Year Fixed Rate Mortgage	3.000	3.123	\$971.29

- **Jumbo, Balloon, and ARM rates available upon request**
- **All rates are quoted on a No-Point Option 45 day delivery**
- **Private mortgage insurance required on loans over 80% LTV**

FEE SCHEDULE

Note: This fee schedule does not include third party closing costs such as title charges, hazard insurance, and recording fees.

Origination Fee	\$500.00
Appraisal Fee	\$375.00
Tax Service Fee (non-escrowing)	\$46.00
Flood Certification Fee	\$13.00
Credit Report Fee	\$31.00

1. APR calculations based on a \$100,000 loan amount for conventional mortgages inclusive of the \$500.00 origination fee, \$46.00 tax service fee, \$13.00 flood determination fee and 15 days prepaid interest. The above rates are based on a **servicing retained** option that meets all satisfactory underwriting. Pricing, closing costs, and corresponding APRs may vary.

2. Payment based on loan amount of \$100,000. Sample payment does not include taxes or insurance, actual monthly payment will be greater.

Please contact Kevin Goggin at kgoggin@fnblg.com or 708-482-7700 for more information