

FIXED RATE MORTGAGES

Fixed Rate Mortgages - Conforming* Effective: MARCH 24, 2010

Program	Interest Rate	Points	APR	Monthly Payments per \$1000 Borrowed
30 Year Fixed	5.000%	1	5.089%	\$5.37
	5.125%	0	5.125%	\$5.45
20 Year Fixed	4.750%	1	4.869%	\$6.46
	5.000%	0	5.000%	\$6.60
15 Year Fixed	4.375%	1	4.525%	\$7.59
	4.500%	0	4.500%	\$7.65

Annual Percentage Rate (APR) based on 20% down payment. Due to market fluctuations, interest rates are subject to change at any time and without notice. The rates shown are based on a 40-day lock-in period. The actual interest rate and fees available to you will be based on your credit history and may be different than the rates displayed here. Property Insurance required. Escrow for taxes and hazard insurance may be required with these rates. Loan amounts \$100,000-\$417,000 for single family. Other terms and conditions may apply. All 2-4 unit properties add 1 point; all condo units with LTV's above 75% add ¾ point.

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MASS Housing Loan Products*
Effective: MARCH 23, 2010

Mass Housing –Mortgage

Purchase Rates	Points	Interest Rate	APR	Monthly Payments per \$1000 Borrowed
30 Year, 1-4 Units	1	5.250%	5.340%	\$5.52
30 Year, 1-4 Units	0	5.375%	5.375%	\$5.60

*Both income limits and mortgage limits apply**

*Annual Percentage Rates (APR) are based on \$200,000 loan with a 20% down payment. Other products and rates available. Visit www.masshousing.com to view both income limits by location and loan limits by property type.

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ADJUSTABLE RATE MORTGAGES

Adjustable Rate Mortgages* Effective: MARCH 24, 2020

Program	Interest Rate	Points	APR	Monthly Payments per \$1000 Borrowed
3/3 ARM	5.000%	0.0%	4.430%	\$5.37 for years 1-3 \$4.95 for years 4-30
5/1 ARM	5.250%	0.0%	3.890%	\$5.52 for years 1-5 \$4.43 for years 6-30
7/1 ARM	5.500%	0.0%	4.277%	\$5.68 for years 1-7 \$4.52 for years 8-30

*Annual Percentage Rate (APR) based on our best qualified customer putting a 20% down payment. The actual interest rate and fees available to you will be based on your credit history and may be different than the rates displayed here. Due to market fluctuations, interest rates are subject to change at any time and without notice. Rates may increase after consummation. Property Insurance required. Monthly payments MARCH 1, 2010 ear term (40 year term also available). Caps are 2% per adjustment 6% lifetime. Maximum loan amount \$500,000.

Adjustable Rate Mortgages-Jumbo* Effective: MARCH 24, 2010

Program	Term	Interest Rate	Points	APR	Monthly Payments per \$1000 Borrowed	Max LTV
10/1	30 Years	6.000%	0.0%	4.973%	\$6.00 for years 1-10 \$4.69 for years 11-30	80%

**Annual Percentage Rate (APR) based on our best qualified customer putting a 20% down payment. The actual interest rate and fees available to you will be based on your credit history and may be different than the rates displayed here. Due to market fluctuations, interest rates are subject to change at any time and without notice. Rates may increase after consummation. Property Insurance required. Monthly payments based on 30 year term (40 year term also available). Caps: initial adjustment up to 5%/2% per adjustment /5% lifetime. Maximum loan amount \$800,000.

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First Time Buyer Programs*
Effective: MARCH 24, 2010

Local First Time Homebuyer Program - 30 Year Term*

Program	Term	Interest Rate	Points	APR	Monthly Payments per \$1000 Borrowed	Max LTV
7/23 ARM* Two Step	30 Years	5.000%	0.00%	5.444%	\$5.37 for years 1-7 \$5.82 for years 8-30	97%

*Annual Percentage Rate (APR) based on our best qualified customer putting 20% down-payment on purchase. The actual interest rate and fees available to you will be based on your credit history and may be different than the rates displayed here. Due to market fluctuations, interest rates are subject to change without notice. Adjusts **once** after a 7-year fixed period using 10-year Treasury Index and a margin of 2.25%. Cap of 6%. PMI required for loans with less than a 20% down-payment. Rates may increase after consummation. Property insurance required. This program is town specific.

Fixed period ARM disclosure information:

1. APR's are based upon recent index and a 30 year term.
2. Adjusts once after the fixed period.
3. Margin: 2.25
4. Index: Ten Year Treasury
5. Maximum Loan Amount: \$500,000.
6. This program is available in the towns of Ayer, Groton, Harvard, Littleton, Lunenburg, Pepperell, Shirley, Townsend, and Westford.

Nashoba Valley First Time Homebuyer Program - 30 Year Term*

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