



January 4, 2017

**Consumer Mortgage Loan Products / Owner Occupied Residences
In House**

Loan Type	Mortgage	Fees	Rate	Terms
Purchase	1st Mortgage	1% Origination Fee and \$200 Processing Fee	Ask about current rate.	Adjustable rate up to 20 years 3/3 or 5/5
Refinance	1st or 2nd Mortgage	1% Origination Fee and \$200 Processing Fee	Ask about current rate.	Adjustable rate up to 20 years 3/3 or 5/5
Purchase / Refinance	1st Mortgage	1% Origination Fee and \$200 Processing Fee	Ask about current rate.	Fixed Rate 10 years or 10 year balloon with 20 year amortization
Home Improvement	1st or 2nd Mortgage	1% Origination Fee and \$200 Processing Fee	Ask about current rate.	Refer to Mortgage Product Guide
Home Equity Line	1st or 2nd Mortgage	1% Origination Fee and \$200 Processing Fee	Ask about current rate.	ARM - 5 year maturity
Construction	1st Mortgage	1% Origination Fee and \$250 Processing Fee	Ask about current rate.	Must be pre-approved for final mortgage