

RESIDENTIAL FIXED RATE MORTGAGES
Rate as of: Wednesday 30th October 2013

Rates are subject to change without notice

Fixed Rate Programs⁽¹⁾

Payments do not include taxes and insurance and actual payment may be greater.

	Rate	Points	APR	Monthly Payment per \$1,000.00	No. of Payments
30 Year Fixed Rate					
	4.125%	0 Pts	4.170%	\$ 4.85	360
	4.000%	1 Pts	4.129%	\$ 4.77	360
	3.875%	2 Pts	4.088%	\$ 4.70	360
20 Year Fixed Rate					
	4.000%	0 Pts	4.062%	\$ 6.06	240
	3.875%	1 Pts	4.053%	\$ 5.99	240
	3.750%	2 Pts	4.045%	\$ 5.93	240
15 Year Fixed Rate					
	3.250%	0 Pts	3.256%	\$ 7.03	180
10 Year Fixed Rate					
	3.000%	0 Pts	3.008%	\$ 9.66	120

Special Programs⁽²⁾

Payments do not include taxes and insurance and actual payment may be greater.

	Rate	Points	APR	Monthly Payment per \$1,000.00	No. of Payments
MassHousing					
MassHousing - No MI (assumes 3% down)	5.000%	0 Pts	5.052%	\$ 5.37	360
MassHousing Mortgage (assumes 3% down)	4.625%	0 Pts	4.676%	\$ 5.14	360
FHA					
FHA 30yr Mortgage (assumes 3.5% down)	4.000%	0 Pts	5.511%	\$ 4.77	360
FHA 15yr Mortgage (assumes 3.5% down)	3.750%	0 Pts	4.738%	\$ 7.27	180

Construction Loans and Jumbo Mortgages are also available. Please contact a Mortgage Consultant for details.

1. Annual Percentage Rate (APR) assumes a 20% down payment. The actual interest rate, points and delivery fees available to you will be based on your credit history, loan-to-value ratio and other factors and may be different than rates posted here. Fixed rate loans are intended for sale in the secondary market and must meet investor guidelines. Rates posted are for purchase money, single family, owner-occupied properties. Maximum loan amount is \$417,000. Rates for other residential property types are available. Please ask us for details.

2. Special Programs may have additional qualification requirements such as, but not limited to: Loan-to-value, income caps, credit score, or property requirements.

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