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June 11, 2007

Invoice-Based Advance Land-Home Loan

Loan Program

DOWN PAYMENT OVER 20 YEAR TERMS	>=20% Rate	10-20% Rate	5-10% Rate	PROGRAM PARAMETERS
FICO 740+				<ul style="list-style-type: none"> • Add 2 points origination to all loans • Fixed rate loans only • Max pre-paid finance charges are 5 pts total • Rates may vary based on credit risk • Rates subject to applicable State law • In some cases, prepayment penalty may apply
Multi-Section	7.750%	8.000%	8.375%	
Single-Section	8.750%	9.000%	9.375%	
FICO 720-739				
Multi-Section	8.000%	8.250%	8.625%	
Single-Section	9.000%	9.250%	9.625%	
FICO 700-719				
Multi-Section	8.250%	8.500%	8.875%	
Single-Section	9.250%	9.500%	9.875%	
FICO 670 - 699				
Multi-Section	8.500%	8.750%	9.125%	
Single-Section	9.500%	10.000%	10.375%	
FICO 650 - 669				
Multi-Section	8.750%	9.000%	9.375%	
Single-Section	9.750%	10.250%	10.625%	
FICO 635 - 649				
Multi-Section	9.250%	9.500%	10.000%	
Single-Section	10.250%	10.750%	11.500%	
FICO 620 - 634				
Multi-Section	9.500%	9.750%	10.250%	
Single-Section	10.500%	11.000%	11.750%	

Rate Adjustments

Buy-Down Chart

Discount	Rate Adj
0.500	-0.125%
1.000	-0.250%
1.500	-0.375%
2.000	-0.500%
2.500	-0.625%
3.750	-0.750%
4.375	-0.875%
5.000	-1.000%
5.625	-1.125%
6.250	-1.250%
6.875	-1.375%
7.500	-1.500%

Lock Period

Lock Period	Rate
40 Day (Base)	0.000%
55 Day	0.250%
70 Day	0.375%
85 Day	0.500%

Product

Term Reduction <= 10 years	-0.500%
Term Reduction <= 20 years	-0.250%
Waiver of Escrow	0.125%
2nd Home	0.375%
Cash-Out Refi	0.250%
Buy-For Program	0.250%

Your Construction-to-Permanent Specialist

Call your Loan Officer for details!!

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Rates, fees and programs are subject to change. Please call 1-800-338-1910 for current pricing!

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