

Conventional Mortgages (Single Family Owner Occupied)

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Fixed Rates

<u>TERM (Up To)</u> ¹	<u>RATE</u> ²	<u>POINTS</u>	<u>APR</u> ²	<u>PYMT PER \$1,000</u> ³
Jumbo 30 Year (21-30)	6.750%	0.000%	6.758%	\$6.49
30 Year (21-30)	6.250%	0.000%	6.271%	\$6.16
	6.125%	0.500%	6.193%	\$6.08
	6.000%	1.000%	6.115%	\$6.00
Jumbo 20 Year (16-20)	6.750%	0.000%	6.761%	\$7.60
20 Year (16-20)	6.250%	0.000%	6.277%	\$7.31
	6.125%	0.500%	6.215%	\$7.24
	6.000%	1.000%	6.152%	\$7.16
15 Year (Up to 15)	5.875%	0.000%	5.909%	\$8.37
	5.750%	0.500%	5.862%	\$8.30
	5.625%	1.000%	5.815%	\$8.24

Bi-Weekly Mortgage Fixed Rates⁴

<u>TERM (Up To)</u> ¹	<u>RATE</u> ²	<u>POINTS</u>	<u>APR</u> ²	<u>PYMT PER \$1,000</u> ³
Jumbo 30 Year (21-30)	6.750%	0.000%	6.760%	\$3.22
30 Year (21-30)	6.250%	0.000%	6.274%	\$3.07
	6.000%	1.000%	6.132%	\$3.00
Jumbo 20 Year (16-20)	6.750%	0.000%	6.762%	\$3.77
20 Year (16-20)	6.250%	0.000%	6.281%	\$3.64
	6.000%	1.000%	6.172%	\$3.57
15 Year (11-15)	5.875%	0.000%	5.913%	\$4.18
	5.625%	1.000%	5.836%	\$4.12

Convertible Adjustable Rates¹

<u>Type</u>	<u>With ACH Payment from a Beacon Checking with Direct Deposit</u>				<u>With ACH Payment</u>			
	<u>RATE</u> ²	<u>Points</u>	<u>APR</u> ²	<u>Pymt/\$1,000</u> ³	<u>RATE</u> ²	<u>Points</u>	<u>APR</u> ²	<u>Pymt/\$1,000</u> ³
1 Year ARM	4.000%	0.000%	3.089%	\$4.77	4.375%	0.000%	3.118%	\$4.99
3/1 Fixed Period ARM	4.375%	0.000%	3.317%	\$4.99	4.625%	0.000%	3.374%	\$5.14
5/1 Fixed Period ARM	4.500%	0.000%	3.544%	\$5.07	4.875%	0.000%	3.681%	\$5.29
7/1 Fixed Period ARM	4.875%	0.000%	3.906%	\$5.29	5.000%	0.000%	3.968%	\$5.37
10/1 Fixed Period ARM	5.000%	0.000%	4.273%	\$5.37	5.125%	0.000%	4.361%	\$5.44

- The rates stated for adjustable rate mortgage are the initial rates and are subject to increase. Quoted rates assume a 30 year term.
 - For a coupon payment, add 0.125% to the non-Beacon Checking ACH interest rates.
 - Loan amounts greater than \$417,000 (Jumbo) on a 30 year term, receive a .50% higher initial interest rate than is quoted.
 - Maximum Adjustments: 1yr, 3yr and 5yr ARM are 2% Annual and 6% Life of Loan; 7yr & 10yr ARM are 5% Initial Rate Change, 2% Annual and 5% Life of Loan.
 - APR is based on an Index of 1-Year US Treasury of 0.37% as of 1/2/09. Margin is 2.625%. A discount or premium may apply to the initial interest rate.
- Conversion Options: May be converted to a fixed rate, ask for our CARM Disclosure for applicable terms. Conversion fee may apply.

Conventional Mortgages (Single Family Non-Owner Occupied) - Max 70% LTV

Fixed Rates

<u>TERM (Up To)</u> ¹	<u>RATE</u> ²	<u>POINTS</u>	<u>APR</u> ²	<u>PYMT PER \$1,000</u> ³
Jumbo 30 Year (21-30)	7.750%	0.000%	7.759%	\$7.16
30 Year (21-30)	7.250%	0.000%	7.272%	\$6.82
Jumbo 20 Year (16-20)	7.750%	0.000%	7.761%	\$8.21
20 Year (16-20)	7.250%	0.000%	7.278%	\$7.90
15 Year (Up to 15)	6.875%	0.000%	6.914%	\$8.92

1 Terms are available up to stated number of years. Convertible ARM's only available with a 15 year or 30 year term.

2 Annual Percentage Rates and terms will be determined by the member's overall credit rating, occupancy, number of units, LTV, and are available as low as stated and are subject to change daily without notice. APR's on conventional loans based on \$165,000, \$357 in prepaid finance charges in addition to any points, 80% LTV with no PMI. For >80% LTV, PMI required. Maximum loan amount on conventional loans is \$417,000 single family. APR's on Jumbo loans based on single-family \$417,001 loan, \$357 in prepaid finance charges in addition to any points, 80%LTV with no PMI. Maximum 70% LTV allowed for 1-4 family non-owner occupied. Quoted rates are for monthly payments and automatic loan payments (ACH) only. Add .125% to initial rate without automatic loan payments (ACH). Adjustable rate mortgages quoted on owner occupied property only.

3 Payment is calculated per \$1,000 borrowed at annual percentage rate and longest term available.

4 Bi-Weekly Mortgage requires automatic payment deduction from a depository account maintained with the Servicer.

www.beaconfederal.com

For Customer Service, dial the Beacon Call Center:

Phone #: (315) 433-0111, Option 4 or Toll-Free: 1-888-256-3800

