

\$300,000 Purchase Fully Amortized

	5/1 ARM	5/1 ARM	CalHFA
SALES PRICE	\$300,000	\$300,000	\$300,000
TYPE PROGRAM	5/1 ARM	5/1 ARM	CALHFA
DOWNPAYMENT %	0%	5%	0%
DOWNPAYMENT \$	\$0	\$15,000	\$0
SECOND AMOUNT	\$60,000	\$45,000	\$15,000
FIRST AMOUNT	\$240,000	\$240,000	\$285,000
INTEREST RATE	6.750%	6.125%	5.625%
INDEX			
INDEX	LIBOR	LIBOR	N/A
LIFE CAP.	11.875%	11.125%	N/A
MARGIN	3.000%	2.250%	N/A
PAY CAP.	N/A	N/A	N/A
INT. CAP.	2.000%	2.000%	N/A
ADJ PERIOD	5yr/annual	5yr/annual	N/A
PAYMENTS			
Principal & Interest	\$1,556.64	\$1,458.27	\$1,640.62
Real Estate Taxes	\$312.50	\$312.50	\$312.50
Homeowners Insurance	\$0.00	\$0.00	\$0.00
2nd TD	\$425.00	\$300.00	\$0.00
HOA	\$200.00	\$200.00	\$200.00
PMI	\$0.00	\$0.00	\$201.88
TOTAL PITI	\$2,494.14	\$2,270.77	\$2,355.00

FINANCING INFO:

Dean R. Brown

Senior Loan Officer

Office: (858) 521-7227

REAL ESTATE AGENT

Dale Politte

Realtor

Office: (858) 673-7883

Rates and Programs Subject to change. For Informational Purposes only.

Not to be used to Extend Credit Defined in 226.2 of Reg Z. Rates effective as of 05/19/06

