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Rates effective as of  
May 16, 2012

Non-Conforming Portfolio Loans	3/1 ARM <sup>2</sup> (36 months)	5/1 ARM <sup>2</sup> (60 months)	7/1 ARM <sup>2</sup> (84 months)
<b>Initial Rate</b>	3.000	3.000	3.500
<b>Initial APR</b>	3.578	3.501	3.664
<b>Initial Payment<sup>1</sup></b>	\$2,951.23	\$2,951.23	\$3,143.31
<b>Adjusted Payment<sup>1</sup></b>	\$3,171.69	\$3,157.48	\$3,182.70
<b>Fully Indexed Rate</b>	3.625	3.625	3.625
<b>Max Rate</b>	8.000	8.000	8.500
<b>Max APR</b>	6.546	6.165	6.087
<b>Max Payment<sup>1</sup></b>	\$4,893.28	\$4,803.36	\$4,917.80
<b>Months Fixed</b>	36	60	84
<b>Months Adjustable</b>	324	300	276

<sup>1</sup>Based on loan amount of \$700,000, 25% down payment, 0.75% origination pts, \$1,500 in estimated fees (will vary by region), and a 60 day rate lock. All jumbo loans have a 30 year maturity and rate may increase after the fixed rate period ends.

<sup>2</sup>Payments do not include taxes and insurance (if applicable) and the actual payment obligation could be greater.

\*All rates are subject to change based on credit score, property type, LTV, program, and occupancy type.

Rates are subject to change without notice.

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