



# Bayside Community Mortgage Co., Inc.

139 Route 6A, Orleans, MA 02653 Ph: 508-255-2011 Fax: 508-255-0811

Conforming Loans	INTEREST RATE	POINTS	APR	Closing Cost Credit
<b>30 Year Fixed</b> for a primary home purchase @ \$400K, 25% down payment of \$100K, 75% Loan-to-Value, a mortgage of \$300K for 360 months, with a 45 day rate lock. Max. loan amount = \$417,000 See Note 1 below.	3.500%	1	3.628%	n/a
	3.625%	0.250	3.692%	n/a
	3.750%	0	3.797%	\$1,125(.375)
<b>15 Year Fixed</b> for a primary home purchase @ \$400K, 25% down payment of \$100K, 75% Loan-to-Value, a mortgage of \$300K for 180 months, with a 45 day rate lock. Max. loan amount = \$417,000 See Note 1 below.	2.750%	1.125	2.998%	n/a
	2.875%	0.500	3.033%	n/a
	2.990%	0	3.076%	\$375(.125)
<b>5/1 ARM*</b> for a primary home purchase @ \$400K, 25% down payment of \$100K, 75% Loan-to-Value, a mortgage of \$300K for 360 months, with a 45 day rate lock. Max. loan amount = \$417,000 See Note 1 below.	2.000%	1.125	3.011%	n/a
	2.250%	0.500	3.048%	n/a
	2.500%	0	3.095%	n/a
<b>7/1 ARM**</b> for a primary home purchase @ \$400K, 25% down payment of \$100K, 75% Loan-to-Value, a mortgage of \$300K for 360 months, with a 45 day rate lock. Max. loan amount = \$417,000 See Note 1 below.	2.375%	1.000	3.022%	n/a
	2.500%	0.625	3.048%	n/a
	2.750%	0	3.114%	n/a
Jumbo Loans	INTEREST RATE	POINTS	APR	Closing Cost Credit
<b>5/1 ARM*</b> for a primary home purchase of \$1,250,000, a 20% down payment of \$250K, 80% Loan-to-Value, a mortgage of \$1,000,000 for 360 months. Loans to \$3,000,000. Call for specifics. See Note 1 below.	2.375%	1.000	3.098%	n/a
	2.625%	0.500	3.145%	n/a
	2.875%	0	3.192%	n/a
<b>7/1 ARM**</b> for a primary home purchase of \$1,250,000, a 20% down payment of \$250K, 80% Loan-to-Value, a mortgage of \$1,000,000 for 360 months. Loans to \$3,000,000. Call for specifics. See Note 1 below.	2.750%	1.000	3.161%	n/a
	2.875%	0.625	3.189%	n/a
	3.125%	0	3.255%	n/a
<b>Friday, February 3, 2012 as of 11:30 a.m.</b>				

**Note 1:** Please note that interest rates & points are only available to qualified applicants with excellent credit and other factors. They are transaction specific. The actual interest rate, points & fees available to you will be based on the specifics of your transaction such as, but not limited to, the following: occupancy status, Loan-to-Value, credit scores, length of rate lock period and other factors. Interest rate, point options and availability are subject to change without notice.

***Please be sure to call us for interest rates, points & terms on your specific transaction.***

\*5/1 Adjustable Rate Mortgages are fixed for the first 5 years and adjustable every year thereafter, and may be increased.

\*\*7/1 Adjustable Rate Mortgages are fixed for the first 7 years and adjustable every year thereafter, and may be increased.

(Second home rates and points on all of the above scenarios may be slightly higher.)

## Bayside Community Mortgage Company, Inc.

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*We arrange but do not make loans. MA Mortgage Broker License #MB2252 www.baysidecmc.com*

