



Bayside Community Mortgage Co., Inc.

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

Bayside pays you the points shown in red based on the face value of the mortgage as a closing cost credit!

1. Equals \$750 on a mortgage of \$300,000

2. Equals \$1,125 on a mortgage of \$300,000

3. Equals \$3,750 on a mortgage of \$1,500,000

Conforming Loans	Int. Rate	Points	APR
30 Year Fixed LTV <= 80% 360 payments 20% down payment Based on a purchase price of \$375,000 and a mortgage of \$300,000 Max. loan amount = \$417,000	4.375%	-.250 (1)	4.424%
	4.250%	.750	4.362%
	3.990%	1.625	4.175%
15 Year Fixed LTV <=80% 180 payments 20% down payment Based on a purchase price of \$375,000 and a mortgage of \$300,000 Max. loan amount = \$417,000	3.875%	-.375 (2)	3.951%
	3.750%	.250	3.863%
	3.625%	.750	3.811%
5/1 ARM* LTV<=75% 360 payments* 25% down payment Based on a purchase price of \$400,000 and a mortgage of \$300,000 Max. loan amount = \$850,000	3.750%	0	3.667%
	3.625%	.500	3.663%
	3.500%	2	3.660%
7/1 ARM** LTV <=75% 360 payments** 25% down payment Based on a purchase price of \$400,000 and a mortgage of \$300,000 Max. loan amount = \$850,000	4.000%	0	3.807%
	3.875%	.500	3.789%
	3.750%	1.250	3.792%
Jumbo Loans	Int. Rate	Points	APR
5/1 ARM* LTV <=70% 360 payments* 30% down payment Based on a purchase price of \$2,143,000 and a mortgage of \$1,500,000 Max. loan amount = \$3,000,000	4.000%	-.250 (3)	3.727%
	3.875%	.250	3.703%
	3.750%	.500	3.678%
7/1 ARM** LTV <=70% 360 payments** 30% down payment Based on a purchase price of \$2,143,000 and a mortgage of \$1,500,000 Max loan amount = \$3,000,000	4.000%	0	3.777%
	3.875%	.500	3.759%
	3.750%	1.250	3.762%
Jumbo Fixed	Call for rates on specific situations		

Friday, July 30, 2010

*Rates are fixed for the first 5 years and adjustable every year thereafter, and may be increased.

**Rates are fixed for the first 7 years and adjustable every year thereafter, and may be increased.

(2nd home rates on all of the above scenarios may be slightly higher)

The actual rates available to a customer will vary based on a number of factors. Please note that these rates are only available to qualified applicants and assume excellent credit. Interest, point options, and availability are all subject to change without notice. Call for rates & terms on specific transactions.

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We arrange but do not make loans. MA license#MB4808 www.baysidecmc.com