

LOAN RATES

Rates Effective February 06, 2012

(Rates subject to change without notice at any time)

FIXED RATE RESIDENTIAL HOME MORTGAGE LOANS

Rates apply on loans up to \$417,000. Jumbo mortgages are also available. Call for information

20% Down Payment \$400.00 Application Fee

30 Year 4.000% plus ** points 4.101% A.P.R.*

20 Year 3.750% plus ** points 3.773% A.P.R.*

15 Year 3.375% plus ** points 3.403% A.P.R.

10 Year 3.250% plus ** points 3.293% A.P.R.

95% Financing (LPMI) \$400.00 Application Fee

30 Year 5.250% plus -0- points 5.358% A.P.R.*

20 Year 5.000% plus -0- points 5.024% A.P.R.*

* Annual Percentage Rate Based on Zero Points

** See Loan Officer for points

ADJUSTABLE RATE

1Yr ARM 3.875% No Points 3.893% A.P.R.*

3/1 ARM 4.000% No Points 4.018% A.P.R.*

5/1 ARM 4.375% No Points 4.394% A.P.R.*

30 Year Amortization

2.00% Annual Cap - 6.00% Lifetime Cap

2.00% Margin - Index U.S. Treasury Constant Maturity - 1 Yr.

* Annual Percentage Rate

OTHER TYPES OF LOANS AVAILABLE:

- Home Improvement Loans
- Equity Loans

Please Ask for Details

PROSPECT FEDERAL HOME EQUITY LINE OF CREDIT

The interest rate charged is equal to the Prime Rate plus 1% as published on the last business day of the month in the *Wall Street Journal* (Midwest Edition). The current Annual Percentage Rate (APR) Prospect Federal charges is 4.25%. The Annual Percentage Rate may vary and your monthly interest will be subject to this variation. However, the maximum percentage rate will not exceed 15.00% and the minimum will not decrease below 3.00%.

Although the Prime Rate may change daily, the Prospect Federal Equity Line of Credit rate will not change more frequently than once per month. There is a \$25.00 annual fee (first year waived).

CAR LOANS

Model Year	A.P.R.*	Monthly Term
New 2012	<u>6.500</u>	24-36
	<u>6.625</u>	48
	<u>6.875</u>	60
Used 2011	<u>7.000</u>	24-36
	<u>7.125</u>	48
	<u>7.375</u>	24-36
Used 2010	<u>7.625</u>	48
Used 2009	<u>7.625</u>	24-36

The maximum loan amount on new vehicles is up to 80% for 60 months. (prices before taxes)

The maximum on used vehicles is the Red Book average finance value.

* Annual Percentage Rate

This information is provided to assist R.E. Professionals and is not an advertisement to extend consumer credit as defined by Sec. 226.2 of Regulation "Z".



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