

CAPITAL CREDIT UNION RATES (ACTUAL PMTS DETERMINED BY LENDER)

CREDIT SCORE: 730+ (6 YR FIXED w/Balloon)

PURCHASE PRICE	DOWN PMT (%)	DOWN PMT (\$)	TOTAL FINANCED	INT RATE/AMT SCHEDULE/MO. MTG PMT:		
				5% 10 YR AMT	5% 15 YR AMT	5.25% 20 YR AMT
80000	5%	\$4,000	\$76,000	\$806	\$601	\$512
90000	5%	\$4,500	\$85,500	\$906	\$676	\$576
100000	5%	\$5,000	\$95,000	\$1,007	\$751	\$640
110000	5%	\$5,500	\$104,500	\$1,108	\$826	\$704
120000	5%	\$6,000	\$114,000	\$1,209	\$901	\$768
130000	5%	\$6,500	\$123,500	\$1,310	\$976	\$832
140000	5%	\$7,000	\$133,000	\$1,410	\$1,052	\$896

CREDIT SCORE: 680-729 (6 YR FIXED w/Balloon)

PURCHASE PRICE	DOWN PMT (%)	DOWN PMT (\$)	TOTAL FINANCED	INT RATE/AMT SCHEDULE/MO. MTG PMT:		
				5.5% 10 YR AMT	5.5% 15 YR AMT	5.75% 20 YR AMT
80000	5%	\$4,000	\$76,000	\$824	\$621	\$533
90000	5%	\$4,500	\$85,500	\$928	\$698	\$600
100000	5%	\$5,000	\$95,000	\$1,031	\$776	\$667
110000	5%	\$5,500	\$104,500	\$1,134	\$854	\$734
120000	5%	\$6,000	\$114,000	\$1,237	\$931	\$800
130000	5%	\$6,500	\$123,500	\$1,340	\$1,009	\$867
140000	5%	\$7,000	\$133,000	\$1,443	\$1,087	\$933

CREDIT SCORE: 640-679 (6 YR FIXED w/Balloon)

PURCHASE PRICE	DOWN PMT (%)	DOWN PMT (\$)	TOTAL FINANCED	INT RATE/AMT SCHEDULE/MO. MTG PMT:		
				7.5% 10 YR AMT	7.5% 15 YR AMT	7.75% 20 YR AMT
80000	10%	\$8,000	\$72,000	\$854	\$667	\$591
90000	10%	\$9,000	\$81,000	\$961	\$751	\$665
100000	10%	\$10,000	\$90,000	\$1,068	\$834	\$739
110000	10%	\$11,000	\$99,000	\$1,175	\$918	\$813
120000	10%	\$12,000	\$108,000	\$1,282	\$1,001	\$887
130000	10%	\$13,000	\$117,000	\$1,389	\$1,085	\$960
140000	10%	\$14,000	\$126,000	\$1,443	\$1,168	\$1,034