

CONFORMING FIXED RATE MORTGAGES

Loan Term	Interest Rate	Discount Points	APR***	Monthly Payments*
30 Years	4.250%	0.000	4.292%	2,051.39
15 Years	3.625%	0.000	3.698%	3,006.72

Full documentation (income and assets are verified) loan with a maximum loan amount of \$417,000. Loans above \$417,000 are available depending on the location of the property in California.

FIRST TIME HOMEBUYER CONFORMING FIXED RATE MORTGAGES

Loan Term	Interest Rate	Discount Points	APR***	Monthly Payments*
30 Years	4.125%	0.000	4.167%	2,020.99

Full documentation (income and assets are verified) loan with a maximum loan amount of \$417,000.

CONSUMER ADVANTAGE CONFORMING ADJUSTABLE RATE MORTGAGES

Loan Type	Interest Rate	Discount Points	APR***	Initial Monthly* Payments	First Adjustment** Payments
5/1 Hybrid	4.590%	0.000	4.688%	\$2,135.24	\$2,142.84
3/1 Hybrid	4.690%	0.000	4.717%	\$2,160.21	\$2,145.18

Full documentation (income and assets are verified) loan with a maximum loan amount of \$417,000.

CONSUMER ADVANTAGE JUMBO FIXED RATE MORTGAGES

Loan Term	Interest Rate	Discount Points	APR***	Monthly Payments*
15 Years	3.125%	0.500	3.257%	3,483.05
15 Years	4.000%	0.000	4.062%	3,698.44
30 Years	3.875%	0.500	4.020%	3,667.20
30 Years	4.750%	0.000	4.813%	3,889.16

Full documentation (income and assets are verified) loan for loan amounts above \$417,000 up to \$2,500,000.

CONSUMER ADVANTAGE JUMBO ADJUSTABLE RATE MORTGAGES

Loan Type	Interest Rate	Discount Points	APR***	Initial Monthly* Payments	First Adjustment** Payments
5/1 Hybrid	4.715%	0.000	4.728%	\$2,597.70	\$2,574.13
3/1 Hybrid	4.815%	0.000	4.740%	\$2,627.86	\$2,574.92

Full documentation (income and assets are verified) loan for loan amounts above \$417,000 up to \$4,000,000.

* Conforming examples are based on a loan amount of \$417,000. Jumbo examples are based on a loan amount of \$500,000. All examples are based on the following terms:

- The subject property is a single family purchase transaction that is intended to be owner occupied.
- The down payment is 20% (5% for the First Time Homebuyer program).
- Income and assets are fully documented and are sufficient to qualify.
- No subordinate financing permitted.
- Rate and points are based on 45-day lock period in California.
- Information displayed is accurate as of the date of the latest update and is subject to change without notice. Loan pricing can only be locked through a Mortgage Loan Originator. Other restrictions may apply.
- Due to various federal, state, and local requirements, our mortgage products are only available in the State of California.
- The monthly payment amount displayed includes principal and interest only. The payment amount does not include any type of insurance or property taxes.
- Credit subject to Far East National Bank approval.

ARM Loans Only:

- Interest rates and payments may increase after closing. After the initial fixed-rate period, your interest rate can increase or decrease annually according to the market index. Any change may significantly impact your monthly payment. Since the index in the future is unknown, the First Adjustment Payments** displayed are based on the current index plus the margin (fully indexed rate) as of this date.
- ARM interest rates at adjustment: Your new mortgage rate will be the average of interbank offered rates for one-year U.S. dollar-denominated deposits in the London market (LIBOR), plus a margin of 2.75%, rounded to the nearest .125%, subject to annual and lifetime adjustment caps.
- Annual adjustments will apply after the initial fixed rate period expires.
- The maximum lifetime cap is 6.00% above the start rate.

** The new estimated monthly payment due when the interest rate on this adjustable-rate mortgage is reset. After the initial fixed-rate period, your interest rate can increase or decrease annually according to the market index. Any change may significantly impact your monthly payment.

*** The displayed Annual Percentage Rate (APR) for the loan products shown reflects the interest rate and approximate cost of your loan amount to be applied to the origination charge, discount points, and certain other closing costs.

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