



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!

| Conforming Loans | Int. Rate | Points | APR |
|---|---|--|---|
| 30 Year Fixed LTV <= 60% 360 payments 40% down payment Based on a purchase price of \$500,000 and a mortgage of \$300,000 | •4.990% 4.750% 4.625% | -.375 1 2.125 | 5.025% 4.872% 4.845% |
| 15 Year Fixed LTV <=60% 180 payments 40% down payment Based on a purchase price of \$500,000 and a mortgage of \$300,000 | •4.375% 4.125% 3.990% | -.375 1.125 1.875 | 4.434% 4.352% 4.330% |
| 5/1 ARM* LTV<=60% 360 payments* 30% down payment Based on a purchase price of \$430,000 and a mortgage of \$301,000 | •3.875% 3.750% 3.625% | -.500 .500 2 | 3.581% 3.536% 3.656% |
| 7/1 ARM** LTV <=60% 360 payments** 30% down payment Based on a purchase price of \$430,000 and a mortgage of \$301,000 | 4.125% 4.000% 3.875% | .125 .750 1.250 | 3.770% 3.762% 3.744% |
| Jumbo Loans | Int. Rate | Points | APR |
| 5/1 ARM* LTV <=60% 360 payments* 40% down payment Based on a purchase price of \$2,500,000 and a mortgage of \$1,500,000 | 4.000% 3.875% 3.750% | 0 .500 1.500 | 3.596% 3.992% 3.629% |
| 7/1 ARM** LTV <=60% 360 payments** 40% down payment Based on a purchase price of \$2,500,000 and a mortgage of \$1,500,000 | 4.375% 4.125% 4.000% | 0 1.125 1.750 | 3.850% 3.824% 3.816% |
| Jumbo Fixed | Call for rates on specific situations | | |

Tuesday, February 16, 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.

Bayside Community Mortgage Company, Inc.

139 Rt. 6A, Orleans, MA 02653 Nantucket 508-825-2011

John French, President MLO License#5093 Cell #508-868-5946

Don DeLude, Exec. Vice President MLO License#11791 Cell # 508-237-7714

Dan Ford, V.P. Commercial Division MLO License #13235 Cell #508-237-2567

Mary Haig French MLO License #84770 Cell #508-873-3426

Mary Shannon MLO License#9157 Cell #508-292-8356

We arrange but do not make loans. MA license# Mortgage Broker 4808