

Apply Online at www.watertownsavings.com

PLEASE NOTE: Payments shown do not include taxes and insurance. Your payment may be greater.

	Rate*	Points	APR	P&I per \$1000 Borrowed	ARM Payment Schedule
Adjustable Rate Mortgages					
1/1 ARM	2.500%	0	3.091%	12 payments of:	\$3.95
<i>Conforming & Jumbo</i>	3.000%			then 347 payments of:	\$4.22
	3.000%			and 1 payment of:	\$4.20
3/1 ARM	2.750%	0	3.453%	36 payments of:	\$4.09
<i>Conforming & Jumbo</i>	3.000%			then 323 payments of:	\$4.20
	3.000%			and 1 payment of:	\$4.20
5/1 ARM	2.875%	0	3.306%	60 payments of:	\$4.15
<i>Conforming & Jumbo</i>	3.500%			then 299 payments of:	\$4.44
	3.500%			and 1 payment of:	\$4.44
7/1 ARM	3.125%	0	3.352%	84 payments of:	\$4.29
<i>Conforming & Jumbo</i>	3.500%			then 275 payments of:	\$4.45
	3.500%			and 1 payment of:	\$4.45
10/3/30 ARM	3.625%	0	4.040%	120 payments of:	\$4.57
<i>up to \$424,100</i>	4.300%			then 239 payments of:	\$4.95
	4.300%			and 1 payment of:	\$4.95

Fixed Rate Products - Conforming

We offer first time homebuyer's a special rate and \$550 discount on closing costs. Rate list below is with a 20% down payment. Loans with less than 20% down payment require PMI and rate is increased by .50%.

30 Yrs. 1st Time Homebuyer	4.000%	0	4.027%	\$4.78
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10 Years	3.125%	0	3.194%	\$9.72
15 Years	3.375%	0	3.423%	\$7.09
20 Years	3.750%	0	3.788%	\$5.93

Fixed Rate Products - Jumbo

10 Years, 20% Down	3.625%	0	3.751%	\$9.95
15 Years, 20% Down	3.750%	0	3.838%	\$7.22
20 Years 20% Down	4.250%	0	4.391%	\$6.20
30 Years, 20% Down	5.375%	0	5.382%	\$5.60
30 Years, 30% Down	5.250%	0	5.270%	\$5.53
30 Years, 50% Down	5.125%	0	5.150%	\$5.45

***All rates shown above reflect the auto pay option.** To qualify for our autopay rate, you must have your monthly mortgage payments automatically withdrawn from a WSB Checking Account and a WSB debit card activated. Should you cancel your automated monthly withdrawal, your interest rate will change to the non-autopay rate. Non-autopay rates are .25% higher. ARMs are variable rate products and may increase after you obtain the loan. Caps are 2% at each rate change period and 6% over the life of the loan.

Rates are based on a credit score of 740 or higher. If minimum score is not met .25% will be added to the initial rate. **Subject to credit approval.** APRs listed are based on a \$180,000 loan (\$450,000 for jumbo). Your APR will vary based on your final loan amount and finance charges. Jumbo mortgages are defined as loans in excess of \$424,100 (single family & condominium), \$543,000 (two-family), \$656,350 (three-family) and \$815,650 (four-family). Jumbo loans require a minimum down payment of 20% and all mortgages over \$1,000,000 require a minimum 30% down payment, unless otherwise stated. Jumbo rates listed above apply to loans up to \$1,000,000. For rates on loans in excess of \$1,000,000 please contact the Lending area.

Rates for owner-occupied properties only. Maximum loan to value (LTV) of 95%. Rates on ARMs and non-jumbos are based on 80% LTV unless otherwise noted.

Watertown Savings Loan Center, 60 Main Street, Watertown, MA 02472 800-207-2525 Member FDIC Member DIF

Rates are subject to change without notice.