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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
<b>Adjustable Rate Mortgages</b>					
1/1 ARM	3.000%	0	4.622%	12 payments of:	\$4.22
<i>Conforming &amp; Jumbo</i>	4.750%			then 347 payments of:	\$5.19
	4.750%			and 1 payment of:	\$5.19
3/1 ARM	3.125%	0	4.394%	36 payments of:	\$4.29
<i>Conforming &amp; Jumbo</i>	4.750%			then 323 payments of:	\$5.14
	4.750%			and 1 payment of:	\$5.14
5/1 ARM	3.250%	0	4.231%	60 payments of:	\$4.36
<i>Conforming &amp; Jumbo</i>	4.750%			then 299 payments of:	\$5.10
	4.750%			and 1 payment of:	\$5.10
7/1 ARM	3.500%	0	4.180%	84 payments of:	\$4.50
<i>Conforming &amp; Jumbo</i>	4.750%			then 275 payments of:	\$5.07
	4.750%			and 1 payment of:	\$5.07
10/3/30 ARM	3.750%	0	4.108%	120 payments of:	\$4.64
<i>up to \$453,100</i>	4.625%			then 239 payments of:	\$5.00
	4.625%			and 1 payment of:	\$5.00

**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%.

<b>30 Yrs. 1st Time Homebuyer</b>	<b>3.750%</b>	<b>0</b>	<b>3.777%</b>	<b>\$4.64</b>
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10 Years	3.250%	0	3.320%	\$9.78
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	3.375%	0	3.401%	\$9.84
15 Years, 20% Down	3.500%	0	3.518%	\$7.15
20 Years 20% Down	3.875%	0	3.889%	\$6.00
30 Years, 20% Down	5.250%	0	5.261%	\$5.53
30 Years, 30% Down	5.125%	0	5.136%	\$5.45
30 Years, 50% Down	5.000%	0	5.011%	\$5.37

**\*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the auto pay option.** To qualify for our autopay rate, you must have your monthly mortgage payments automatically withdrawn from a WSB Checking Account and a WSB debit card activated.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 for all ARM and fixed rate conforming loan products, and a \$484,350 loan for all fixed rate jumbo loan products. Your APR will vary based on your final loan amount and finance charges. Jumbo mortgages are defined as loans in excess of \$484,350 (single family & condominium), \$620,200 (two-family), \$749,650 (three-family) and \$931,600 (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.**