

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	3.000%	0	4.622%	12 payments of:	\$4.22
<i>Conforming & Jumbo</i>	4.750%			then 347 payments of:	\$5.19
	4.750%			and 1 payment of:	\$5.19
3/1 ARM	3.500%	0	4.481%	36 payments of:	\$4.49
<i>Conforming & Jumbo</i>	4.750%			then 323 payments of:	\$5.16
	4.750%			and 1 payment of:	\$5.16
5/1 ARM	3.625%	0	4.365%	60 payments of:	\$4.57
<i>Conforming & Jumbo</i>	4.750%			then 299 payments of:	\$5.13
	4.750%			and 1 payment of:	\$5.13
7/1 ARM	3.875%	0	4.674%	84 payments of:	\$4.70
<i>Conforming & Jumbo</i>	5.375%			then 275 payments of:	\$5.42
	5.375%			and 1 payment of:	\$5.42
10/3/30 ARM	4.125%	0	4.706%	120 payments of:	\$4.84
<i>up to \$453,100</i>	5.625%			then 239 payments of:	\$5.50
	5.625%			and 1 payment of:	\$5.50

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	4.500%	0	4.528%	\$5.07
10 Years	3.625%	0	3.695%	\$9.95
15 Years	4.125%	0	4.174%	\$7.46
20 Years	4.375%	0	4.414%	\$6.26

Fixed Rate Products - Jumbo

10 Years, 20% Down	4.000%	0	4.031%	\$10.13
15 Years, 20% Down	4.250%	0	4.272%	\$7.53
20 Years 20% Down	4.500%	0	4.517%	\$6.33
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 To qualify for our autopay rate, you must have your monthly mortgage payments automatically withdrawn from a WSB Checking Account and a WSB debit card activated.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 \$453,100 (single family & condominium), \$580,150 (two-family), \$701,250 (three-family) and \$871,450 (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.