



## Real Estate Loan Interest Rates

Effective as of July 26, 2010

Bourns EFCU offers loans for most members' needs. Your rate may vary and will depend on the type of loan you request, your creditworthiness, the amount of any down payment and the term you select for repayment. Some members will pay a higher rate. Not all members will qualify for a loan. Loan decisions are based on judgment. Maximum loan amount varies by type of collateral. Interest rates quoted below are for top tier credit and are subject to change without notice. See us for other terms and rates.

**Rates below apply to loans for the purchase of a single-family, owner-occupied property, with up to 80% LTV on amounts up to \$417,000. Other rates apply for higher loan amounts, cash out refinances and rental properties.**

**Bi-weekly and other programs are also available. Ask us!  
Points or no-points options are available; low closing costs!**

**As Low As**

### Fixed Rate Mortgage Loans

**First Trust Deeds**

|               |        |
|---------------|--------|
| 10 years..... | 3.750% |
| 15 years..... | 3.875% |
| 20 years..... | 4.375% |
| 30 year.....  | 4.500% |
| 40 year.....  | 4.875% |

**Second Trust Deeds**

|               |        |
|---------------|--------|
| 15 years..... | 5.125% |
|---------------|--------|

### Adjustable Rate Mortgage (ARM) Loans

|   |        |
|---|--------|
| 30-year Adjustable, Fixed for 10 years (10/1).....      | 4.875% |
| 30-year Adjustable, Fixed for 7 years (7/1).....        | 4.375% |
| 30-year Adjustable, Fixed for 5 years (5/1).....        | 4.250% |
| 30-year Adjustable, Fixed for 3 years (3/1).....        | 3.125% |
| 30-year Adjustable, adjusts every 12 months (1/1) ..... | 3.000% |

### Home Equity Line of Credit

7-year draw period; 15 year repayment period; 22 year total term  
Tied to Prime Rate

|               |               |
|---------------|---------------|
| 80% LTV.....  | 3.000%        |
| 90% LTV.....  | Not Available |
| 100% LTV..... | Not Available |

