

## Real Estate Loan Interest Rates

Effective as of February 6, 2012

Bourns EFCU offers loans for most members' needs. Interest rates quoted below are for top tier credit and are subject to change without notice. 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. See us for other terms and rates. 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.

**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!  
Low closing costs!**

**As Low As**

### Fixed Rate Mortgage Loans

**First Trust Deeds**

10 years .....	3.500%
15 years .....	3.625%
20 years .....	4.125%
30 year .....	4.250%
40 year .....	4.750%