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## 15 YEAR FIXED MORTGAGE NO POINTS

<b>2.75%</b>	Rate	<b>2.83%</b>	Annual * Percentage Rate
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## 30 YEAR FIXED MORTGAGE NO POINTS

<b>3.50%</b>	Rate	<b>3.54%</b>	Annual ** Percentage Rate
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\*APR based on \$100,000 @ 80% LTV. 180 monthly payments of \$6.79 per \$1,000 not including taxes and insurance. \*\*APR based on \$100,000 @ 80% LTV. 360 monthly payments of \$4.50 per \$1,000 not including taxes and insurance. Available for 1 family and eligible condominiums, owner occupied primary residence. Other fees affecting APR may apply. Offer subject to credit approval and subject to change without notice.