

# REAL ESTATE LOAN RATES

Rates are subject to change without notice.  
Real Estate Lending Department: (505) 455-5316 or (505) 455-5384.

## PRIME RATE

4.50% APR  
as of 10/8/08

## MOBILE HOME

New Fixed Rates as low as 7.75% APR\*  
Used Fixed Rates as low as 9.00% APR\*

## MOBILE HOME WITH LAND

**Annual Percentage Rate:** Fixed APR as low as 6.125% for 80% Loan To Value.

Lower your monthly payments

Rates, Terms and Amounts financed are subject to credit approval.

Apply today on-line or call our Real Estate Department

## REAL ESTATE RATES (OWNER-OCCUPIED ONLY)

### HOME EQUITY LINE OF CREDIT

**Annual Percentage Rate:** As low as the Wall Street Journal Prime Rate plus 1%

Six month introductory Prime Rate -1%

Up to 95% financing available

Interest Only Payments for the first 5 years

No Annual Fee & No Closing Cost

Maximum Cap Rate 18.00% - Minimum Floor Rate 6.00%

## MORTGAGE LOANS

30 Year Fixed with 1% Origination Fee	*
20 Year Fixed with 1% Origination Fee	*
15 Year Fixed with 1% Origination Fee	*
10 Year Fixed (In-House) Second Mortgage	6.500%
15 Year Fixed (In-House) Second Mortgage	6.750%
10 Year Fixed (In-House) No Closing Costs	*
10 Year Fixed (In-House) \$500 Fees Waived	*

\*Please call 455-5228 for today's rates  
Contact us regarding our Construction Loans

## VACANT LAND

**Annual Percentage Rate:** Prime Rate plus 0%

Maximum Cap Rate 18.00%—Minimum Cap Rate 6.00%

Up to 75% financing—Improved Vacant Land

Up to 65% financing—Unimproved Vacant Land



\* Annual Percentage Rate  
Federal Reserve Prime Rate as published in the Wall Street Journal daily.  
Your rate may vary from the above rates and will be determined by your credit history.  
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