



REAL ESTATE



EFFECTIVE 5/07/08

| Real Estate Loan Product | Maximum LTV | Terms | Interest Rate | APR |
|--|-------------|---|-----------------|-----------------|
| Home Equity Line of Credit | 80% | 25 Year Term/15 year draw period, fully amortized | 5.25%*** | 5.25%*** |
| | 100% | 25 Year Term/10 year draw period, Interest only payments for the first 10 years | 7.25%*** | 7.25%*** |
| Variable interest rate tied to the highest Prime Rate as published in the Wall Street Journal. Index as of March 29, 2008 was 5.25%. Margin is determined by your individual credit profile and Loan-to-Value ratio. | | 15 Year Term/10 year draw period, Interest only payments for the first 10 years | | |
| No Annual Fee. 18% life cap., maximum 2% change per year. | | <i>Choose the term that best suits your needs!</i> | | |

| Real Estate Loan Product | Maximum LTV | Maximum Term | Interest Rate | Points | APR |
|---|-------------|--------------|---------------|--------|---------------|
| 1st Trust Deed Equity Cash Out | 85% | 5 Years | 5.500% | 0.5 | 6.258% |
| 1st Trust Deed Equity* Limited Cash Out | 90% | 7 Years | 5.500% | 0.5 | 6.054% |
| 2nd Trust Deed Equity* | 80% | 8 Years | 5.500% | 0.5 | 5.990% |
| 1st Trust Deed Purchase* | 95% | 9 Years | 5.500% | 0.5 | 5.941% |
| | | 10 Years | 5.500% | 0.5 | 5.901% |
| Primary Residence, Owner-Occupied. Secondary Residence, 90% Maximum LTV. | | | | | |
| 1st Trust Deed Mortgage** | | | | | |
| Purchase (up to 30 Year Maximum Term) | Up to 95% | 15 Years | 5.750% | NONE | 5.871% |
| (40 Year Maximum Term) | Up to 90% | | 5.500% | 1.0 | 5.775% |
| | | | 5.250% | 2.0 | 5.678% |
| Refinance | | | | | |
| Limited Cash Out | 90% | 20 Years | 6.000% | NONE | 6.100% |
| Cash Out | 85% | | 5.750% | 1.0 | 5.972% |
| | | | 5.500% | 2.0 | 5.843% |
| Manufactured Homes (Double-wide, On Permanent Foundation) | | | | | |
| Purchase & Limited Cash Out (up to 20 Year Maximum Term) | 90% | 30 Years | 6.250% | NONE | 6.328% |
| Purchase & Limited Cash Out (up to 30 Year Maximum Term) | 85% | | 6.000% | 1.0 | 6.170% |
| Cash Out Refinance (up to 20 Year Maximum Term) | 65% | | 5.750% | 2.0 | 6.011% |
| Primary Residence, Owner-Occupied. Secondary Residence up to 20 years, 90% Maximum LTV. | | | | | |
| Rate Adjustments: | | | | | |
| Jumbo (Greater than \$417,000) | + .25% | | | | |
| Manufactured Home (1st mortgage only) | + .25% | | | | |
| Cash Out Refinance (Greater than 70% LTV) | + .25% | | | | |
| NOTE: Any loan over 80% Loan-to-Value (LTV) requires Private Mortgage Insurance. All interest rates and LTVs are subject to change without notice. * A.P.R. based on minimum loan amount of \$10,000 plus associated costs @ 80% LTV. ** A.P.R. based on minimum loan amount of \$25,000 plus associated costs @ 80% LTV. *** Margins as low as zero and your individual credit profile and LTV will determine the applicable margin added to the index to determine your interest rate. | | | | | |

Rates are as low as the Premier Rates and your individual rate may be higher as determined by your individual credit profile.

It's easy to apply online at www.AltaOne.org
For additional real estate information call (760) 371-7045 or (800) 433-9727 ext. 7045



We Do Business In Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act