

PORTFOLIO PRODUCTS



Conventional Fixed Rates

Term	Rate	Origination	Discount	APR*
10 year	5.000%	0.00%	1.00%	5.464%
	5.250%	0.00%	0.00%	5.212%

Adjustable Rates - 80% LTV

Term	Rate	Origination	Discount	Annual Cap	Lifetime Cap	APR*
1 year	5.625%	0.00%	1.00%	2.00%	6.00%	6.830%
	6.000%	0.00%	0.00%	2.00%	6.00%	6.783%
3 / 1	5.250%	0.00%	1.00%	2.00%	6.00%	6.556%
	5.875%	0.00%	0.00%	2.00%	6.00%	6.625%
5 / 1	5.250%	0.00%	1.00%	2.00%	6.00%	6.348%
	5.750%	0.00%	0.00%	2.00%	6.00%	6.453%
7 / 1	5.500%	0.00%	1.00%	2.00%	6.00%	6.300%
	6.125%	0.00%	0.00%	2.00%	6.00%	6.529%

Construction phase				Permanent Loan		
Term	Rate	Origination	Discount	Rate	Origination	Discount
6 months	CALL	0.500%	CALL	same as ARM	0.00%	0.00%

SECONDARY MARKET PRODUCTS

Conventional Fixed Rates

Rates vary daily. Please call for current rates.				
Term	Rate	Origination	Discount	APR*
15 year	5.125%	0.00%	1.00%	5.431%
	5.375%	0.00%	0.00%	5.530%
20 year	5.375%	0.00%	1.00%	5.621%
	5.750%	0.00%	0.00%	5.875%
30 year	5.625%	0.00%	1.00%	5.813%
	5.875%	0.00%	0.00%	6.099%

FHA - VA Fixed Rates

Rates vary daily. Please call for current rates			
Term	Rate	Origination	Discount
30 year	CALL	0.00%	1.00%
	CALL	0.00%	0.00%

Other Rates and Programs Are Available - Please Ask

Important Notes:

All rates are subject to change without notice.

*APR reflects loan amount of \$135,000.00. All rates are for 30 day locks. Rates may be impacted by loan amount, down payment or equity in property, length of lock, credit history, property type, occupancy and ability to repay. Please call for a specific rate.

Adjustable rate products may be amortized for up to thirty years. Index is the LIBOR.

10 Year Fixed, 1 Year ARM, 3/1 5/1 and 7/1 ARMs are serviced by Greater Iowa CU. All other product types are serviced by a Greater Iowa CU business partner. Greater Iowa team members will handle all aspects of the loan through the closing.

Any loan and its servicing may be sold on the market at any time.



Mortgage Loan Officers

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