



Lending Logic

F I N A N C I A L

In the News:

- Prime rate remains unchanged and we don't anticipate a rise until 2013.
- Refinance your mortgage now and make only ONE low monthly payment!

<u>Mortgage Term</u>	<u>Market Rate</u>	<u>Best Rate*</u>
6 month	4.45%	4.45%
1 year	3.50%	2.59%
2 year	3.85%	2.59%
3 year	4.35%	3.25%
4 year	4.79%	2.99% - a rate worth considering!
5 year	5.19%	3.19% (banks at 3.39%)
7 year	6.35%	4.49%
10 year	6.75%	4.79%

Current Prime Rate Is 3.00%

3 YR Variable Rate Mortgage: Prime - .20% (3.00 - .20 = 2.80%)

5 YR Variable Rate Mortgage: Prime - .20% (3.00 - .20 = 2.80%)

Home Equity Line of Credit: Prime + .25 (banks at P+.50 or 1%)

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Rates as of December 7th, 2011

Rates subject to change without notice. * Upon approved lender criteria.

Rates available until further notice & O.A.C. E& O.E