



real estate loans

LOAN TYPE	APR* "AS LOW AS"	FINANCING	TERM AND/OR MAXIMUM LOAN AMOUNT
First Mortgage Loans	Rates change on a weekly basis	Contact our Real Estate Lending Professionals.	Call 661.952.5945 for more info.
Home Equity Line of Credit (HELOC)	Prime + 0.0% to Prime + 3.5**	Up to 90% financing of primary residence's appraised value. Initial draw of \$10,000. Future advances of \$500 minimum.	Draw period of 60 months. Up to 240 months term. Maximum \$250,000.
Home Equity Loan, Closed-End	7.50%	Up to 80% of primary residence's appraised value, less any other liens.	120 months \$50,000 maximum

All loans are subject to credit approval. Loan rates, terms and conditions are subject to change without notice.

Your actual loan rate may vary from the rates shown, and will be based on an evaluation of your credit profile.

*APR = Annual Percentage Rate

**Variable rate tied to the Prime Rate as published in the Wall Street Journal, rounded to the next 0.125%. This rate is changed quarterly. Maximum lifetime rate of 18%.

Instructions for obtaining a HELOC or Home Equity Loan, Closed-End

1. Copy of Deed of Trust
2. Current First Mortgage Statement of Account
3. Copy of current Homeowners Insurance
4. Verification of employment and/or income may be necessary

Home Equity Loan (Closed-end) Example

\$10,000 borrowed at 7.00% APR, 30 day due date,
 120 month term = monthly payments of approximately \$116.15
 Total finance charges = \$3937.14
 total repaid is \$13,937.14

