



Mortgage Lending Since 1911

Mortgage Rates as of Tuesday, Aug 31, 2010, 11:14 AM

Mortgage Lending Throughout Ohio

| Program | Interest Rate | Discount points | APR Annual Percentage Rate | Payment Plus Taxes & Insurance |
|--|---------------|-----------------|-------------------------------|-----------------------------------|
| 30 year fixed rate Conventional Loan * | 4.375% | 0.000 | 4.416% | \$748.93 |
| 30 year fixed rate Conventional Loan * | 4.250% | 0.375 | 4.322% | \$737.91 |
| 15 year fixed rate Conventional Loan * | 3.750% | 0.000 | 3.820% | \$1,090.83 |
| 10 year fixed rate Conventional Loan * | 3.750% | 0.000 | 3.852% | \$1,500.92 |
| FHA Purchase Special ** \$395 Buyer's Cash Closing Costs **  | 4.500% | 0.000 | 5.016% | \$812.12 |

Call Bankers Guarantee today

(330) 867-1600 or (800) 474-4379

* Based on a Conventional loan with a purchase price of \$187,500 and a loan amount of \$150,000 with lock expiration of 10/15/2010. 10-year mortgage locks are for 30 days

** FHA Purchase Special is based on a 30-year fixed rate FHA loan with a purchase price of \$150,000 with a 3.50% down payment. 30-day rate lock. All FHA underwriting guidelines apply. Purchase(no refinances)/1-unit Primary Residence/640 Minimum Credit Score for all buyers/Minimum Purchase Price \$100,000. Cash closing costs only. FHA up-front MIP will be financed. Does not include prepaid expenses, homeowners and/or flood insurance, home inspections/repairs, funds to establish escrow account. Other restrictions apply. Call for Details.

We offer a 15- 30- 45-day locks. Rates and points may vary depending on lock period.

Rates shown above are for 1-unit, owner-occupied principal residence for borrowers with FICO scores over 640 for FHA and 740 for conventional. Down payment and loan amounts indicated by loan type above. Rates indicated apply to applications meeting all these criteria. Since many variables are involved, you may wish to speak with one of our loan officers or submit a detailed inquiry through the "Get A Quote" tab to review your specific situation.

Our rates are updated between 10:00 and 11:00 AM each business day and normally do not change throughout the date posted. Occasionally market volatility necessitates intraday changes and rates indicated are subject to change without notice. Interest rates may be locked at time of loan application.

The Bankers Guarantee Title & Trust Company

2872 West Market Street
Fairlawn, Ohio 44333
(330) 867-1600 (800) 474-4379
Fax: (330) 867-1935
Mortgage Lending Since 1911



Ohio License Number
MBMB. 850016.000