

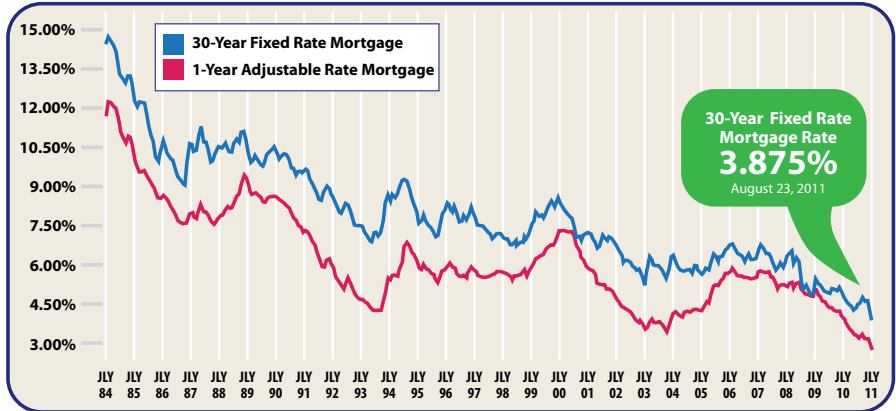
# Today's historically low rates increase your buying power



Mortgage interest rates have reached their lowest levels since 1984 increasing the average borrower's purchasing power.

The examples below show how much more of a house you can buy using the same monthly P&I you would have paid at a much higher interest rate averaged from the last 25 years.

## Historical Mortgage Interest Rates from 1984 to 2011



In every case, your monthly P&I payment can purchase more house with today's low rates when compared with a monthly P&I payment based on the average 30-year rate from the last 25 years.

Finance Amount	Principal & Interest (P&I)	Average rate for the past 25 years compared to a current low rate
<b>\$150,000</b>  <b>\$218,000</b>	<b>\$ 705</b> <b>\$1,025</b> <b>\$1,025</b>	<b>3.875%</b> Fixed 30-year rate – as of 8/23/11 <b>7.250%</b> Average 30-year rate of last 25 years <b>Can buy with today's rates!</b>
<b>\$300,000</b>  <b>\$430,000</b>	<b>\$1,410</b> <b>\$2,046</b> <b>\$2,046</b>	<b>3.875%</b> Fixed 30-year rate – as of 8/23/11 <b>7.250%</b> Average 30-year rate of last 25 years <b>Can buy with today's rates!</b>
<b>\$550,000</b>  <b>\$904,000</b>	<b>\$2,281</b> <b>\$3,751</b> <b>\$3,751</b>	<b>2.875%</b> 5/1 ARM as of 8/23/2011 <b>7.250%</b> Average rate of last 25 years <b>Can buy with today's rates!</b>
<b>\$800,000</b>  <b>\$1,310,000</b>	<b>\$3,319</b> <b>\$5,457</b> <b>\$5,457</b>	<b>2.875%</b> 5/1 ARM as of 8/23/2011 <b>7.250%</b> Average rate of last 25 years <b>Can buy with today's rates!</b>

- Points/fees/rates may vary for different loan amounts and will affect the actual APR.
- Quoted rates are for 740+ credit scores with 75% LTV or less.
- All pricing dependent on applicant's loan to value, credit score, and state residence.
- Please contact us for quotes for rates for FHA, VA, MHDC and USDA loans.

- Conforming rates for loans in the St. Louis Metro are for a primary residence over \$125,000 & under \$417,000.
- Examples are for illustration purposes only and are not an offer to extend credit.



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