

:::Estimated Numbers:::

Rates as of 10/03/2008



Owner-Occupant

Sales Price	\$310,000	\$310,000	\$310,000	\$310,000
Loan Type	30 year fixed	30 year fixed	30 year fixed	30 year fixed
Percentage Down	5%	10%	15%	20%
Down Payment	15,500	31,000	46,500	62,000
Loan Amount	294,500	279,000	263,500	248,000
Interest Rate	6.125%	6.125%	6.125%	6.125%
Points	2.375	2.375	2.375	2.375
Annual Percentage Rate	6.42%	6.42%	6.42%	6.42%

Principal and Interest	1789	1695	1601	1507
Real Property Tax	55	55	55	55
Mortgage Insurance	191	121	70	0
Maintenance Fee	163	163	163	163
MONTHLY PAYMENT	\$2,199	\$2,034	\$1,889	\$1,725

Investor

Sales Price	\$310,000	\$310,000
Loan Type	30 year fixed	30 year fixed
Percentage Down	20%	25%
Down Payment	62,000	77,500
Loan Amount	248,000	232,500
Interest Rate	6.625%	6.625%
Points	2.375	2.375
Annual Percentage Rate	6.87%	6.87%

Principal and Interest	1588	1489
Real Property Tax	55	55
Mortgage Insurance	0	0
Maintenance Fee	163	163
MONTHLY PAYMENT	\$1,806	\$1,707

Other Financing Options and Available Discounts

For owner-occupants with an 11% down payment, a first and a second mortgage option is available. This eliminates the mortgage insurance requirement.

First-time homebuyers may qualify for up to one point of the loan and up to \$550 of the appraisal fee to be waived.*

Down Payment	5%	10%	15%	20%
FTHB Savings	\$3,495	\$3,340	\$3,185	\$3,030

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All other clients may qualify for up to 0.25 point of the loan to be waived.*



This information is provided to assist Real Estate Professionals and is not an advertisement to extend credit. Interest rate, program, term and conditions are subject to change without notice. Other restrictions and limitations may apply. Granting of loan is subject to the Credit & Policy Requirements of Territorial Savings Bank.

* Subject to requirements of Territorial Savings Bank Programs.

