



Gardner, 6 City Hall Ave. | 978 632-0171
 Winchendon, 1 School Sq. | 978 297-2447
 Baldwinville, 5 Central St. | 978 939-5355

**CONSUMER REAL ESTATE RATES - MTGS/CONDOS, CONSTRUCTION, LAND, MOBILE HOMES
 HOME EQUITY LOANS & LINES SECURED BY RESIDENTIAL USE PROPERTY - ALL WITH "A" CREDIT SCORES
 ALL LOAN TO VALUES MUST BE THE LESSER OF PURCHASE PRICE OR APPRAISED VALUE**

| MORTGAGES - Owner Occupied 1 - 4 Family Properties: With Down Payment of 30% or More | RATE | APR* | Monthly Pmt | |
|---|-------------|-------------|-----------------------------|-------------------------|
| | | | Per \$1,000 Borrowed | Based on Term of |
| Term: 10 Years or Less | 3.25% | 3.28% | 9.77 | 120 M |
| Term: 15 Years or Less | 3.50% | 3.52% | 7.15 | 180 M |
| Term: Over 15 Years; Up to 35 Years | 4.50% | 4.52% | 6.33 | 240 M |

| | | | | |
|---|-------|-------|------|-------|
| MORTGAGES - Owner Occupied 1 - 4 Family Properties: Minimum Down Payment/Equity: 15% | | | | |
| Term: 10 Years or Less | 3.50% | 3.53% | 9.89 | 120 M |
| Term: 15 Years or Less | 3.75% | 3.77% | 7.27 | 180 M |
| Term: Over 15 Years; Up to 35 Years | 4.75% | 4.77% | 6.46 | 240 M |

| | | | | |
|---|-------|-------|------|-------|
| CONSTRUCTION MORTGAGES: With Down Payment of 20% or More | | | | |
| Term: 15 Years or Less | 5.75% | 6.28% | 8.31 | 180 M |
| Term: Over 15 Years; Up to 35 Years | 6.25% | 6.68% | 7.31 | 240 M |

| | | | | |
|----------------------------------|-------|-------|-------|------|
| LAND: | | | | |
| Minimum Down Payment/Equity: 50% | | | | |
| Term: 5 Years | 5.75% | 5.80% | 19.22 | 60 M |

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|---|-------|-------|------|-------|
| MOBILE HOMES ON OWN LOT: With Minimum Down Payment/Equity: 25% | | | | |
| Term: 20 Years | | | | |
| New Mobile Home | 5.75% | 5.89% | 7.02 | 240 M |
| Used Mobile Home | 6.00% | 6.15% | 7.17 | 240 M |

| | | | | |
|--|-------|-------|------|-------|
| HOME EQUITY LOAN: Available for any use, college tuition, home repairs, etc. - FIXED RATE | | | | |
| Minimum: \$ 5,000.00 | 6.25% | 6.26% | 8.58 | 180 M |
| Maximum: Up to 75% of value including first mortgage | | | | |
| Term: Up to 15 years | | | | |

| | | | | |
|---|-------|----------------------|-------|-------|
| HOME EQUITY LINE: Available for any use, college tuition, home repairs, etc. - VARIABLE RATE | | | | |
| Rate: Prime less .25% or 4.50%, whichever is greater | 4.50% | 4.50% | 10.36 | 120 M |
| Minimum: \$ 5,000.00 | | | | |
| Maximum: Up to 75% of value including first mtg | | | | |
| Term: 5 Year Draw; 10 Year Repay | | | | |
| | | Annual Fee - \$25 | | |
| | | Maximum APR - 18.00% | | |

| OTHER IMPORTANT INFORMATION | |
|--|---|
| *APR=Annual Percentage Rate | Date of Last Change: 12/6/2011 |
| .125% Automatic Transfer Rate Reduction Available | Equal Housing Lender, Member FDIC |
| Rates subject to change without notice | Member Co-operative Bank Share Insurance Fund |
| Lower "B" credit scores will increase stated rate .125% | Prime as of December 16, 2008: 3.25% |
| Lower "C" credit scores will increase stated rate .250% | Rates accurate as of January 10, 2012 |
| All real estate APRs are based on \$100,000 loan amount. | |