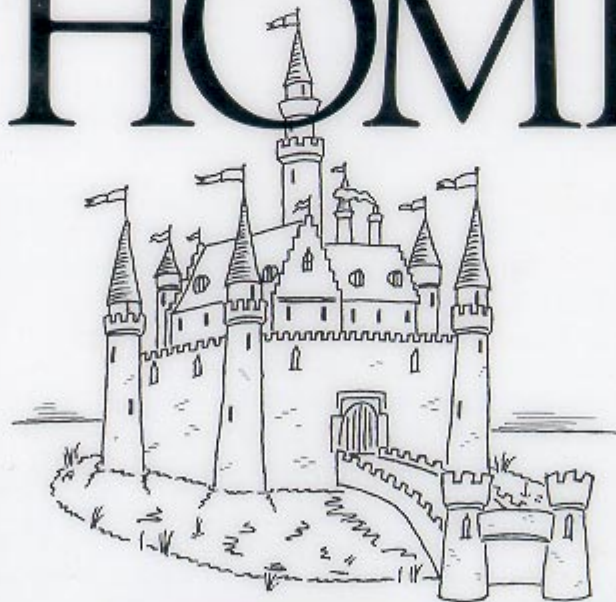


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Interest Rate*

Annual Percentage Rate

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*This rate is based on an owner-occupied, \$100,000 Advantage Plus™ CD adjustable rate loan with an initial rate of 7.75%, effective until first rate change date. The annual percentage rate would be 8.44% with 360 monthly payments of \$716.42. The loan origination fee would be \$2,000, payable at close of escrow. Annual percentage rate and payments could change after the loan is made.

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