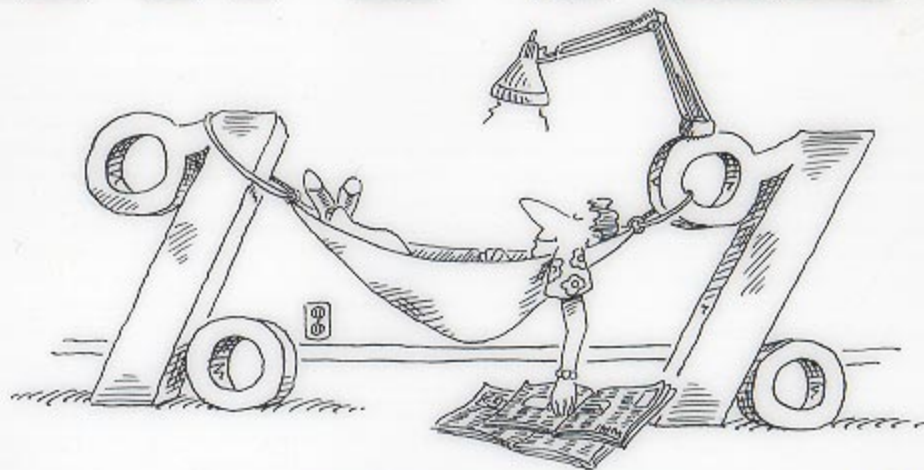


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7.75% <small>Interest Rate*</small>	8.44% <small>Annual Percentage Rate</small>
<small>Rates effective as of 9/17/86.</small>	
<small>*This rate is based on an owner-occupied, \$100,000 Advantage Plus™ CD adjustable rate loan with an initial rate of 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.</small>	

fessionals will help ease you through the loan process with personalized service. What's more, we'll keep in touch with you every step of the way with weekly phone calls.

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